AMERICAN DULDER

Design Ideas

National Home Week Roundup

Planning a Small Subdivision



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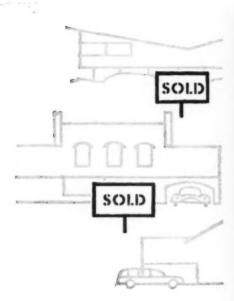
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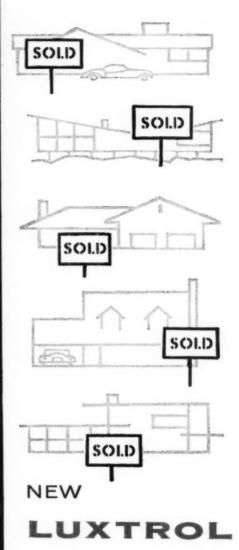
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Editorial

BUILDER

The Outlook for 1955

War II American Builder has made its own independent prediction of home building volume for the year that lay ahead. In five of these years we have been at wide variance with all the other predictions, we have seen. In these five years our predictions have exceeded those of other authorities whose figures we have seen by 150,000 to 250,000. When we have not been exactly right, we have been closer by these aforementioned margins than others and have erred only in being a little too conservative.

The reason why our estimates have been closer than others, and accurate enough to be relied upon, is that we have never been satisfied to base a prediction entirely on the cold statistics of net new-family formations. Used as the sole base for a prediction, these simple statistics fail to consider several very vital but not easily measurable factors that influence the market of the future.

UR PREDICTION for 1955 is 1,400,000 housing starts, an all-time high, and the possibility that the total may reach 1,500,000. The prediction is based on the net new-family formation figure projected for 1955. That figure is then adjusted with factors based on our own observations of unmeasurable influences to which an over-all scientific check has been applied for verification.

Chief among these factors is the estimated influence of easier mortgage terms. In the short time the Housing Act of 1954 has been in effect there already are certain trends established which can be expected to influence the 1955 market. Sharp rises in home sales during National Home Week in some areas where the general business trend is down has real significance.

Another factor is expansion and decentralization of industry, which is increasing the migration rate of industrial and commercial personnel. The geographic frontier of pioneer days, cause of the continuing movement westward, has been supplanted by the new industrial frontier, cause of migration in all directions. It calls for new homes, and increases the annual number of homes abandoned as substandard or unfit for occupancy. This also will produce a sharp rise in commercial, industrial and institutional building in 1955.

Easier mortgage terms are causing an increase in undoubling, the young family setting up its own home. Easier living in a small, modern home is inducing an increasing number of oldsters to undouble.

There is still a large G.I. backlog coming into the market in increasing numbers from rental units and for other reasons. Two-house families with a house in town and another in a seasonal recreation spot are on the increase. These and many other relatively minor but very real and statistically difficult influences are at work in determining the 1955 market.

And finally, a rapidly developing finesse in the art of merchandising homes on the part of builders is attracting a higher percentage of purchasers' dollars than at any previous time.

1955 will be a record year.

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Ask the Masons on Beautiful New Valhalla, N.Y. High School





 School construction continues at record volume. Buildings that house our country's future deserve the best that building know-how can provide-attractive design, sturdy construction, utmost fire-safety.

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Mortar that works faster and easier . . . sticks to brick or block, saving labor . . . easier to tool . . . makes a neater job . . .

Assures utmost durability and weather-resistance, due to low absorption and high water repellency . . . sound mortar, no delayed expansion . . .

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THE ENTIRE CONSTRUCTION FIELD





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1,900,000 housing starts in 1975 foreseen by Stanford Research Institute

Weyerhauser Lumber Company underwrites intensive survey to determine demand for lumber products in next two decades

Weyerhauser Lumber Company has taken a look ahead to 1975 to see what the demand for lumber products will be for the next 20 years. Stanford Research Institute was commissioned by Weyerhauser to make an intensive study at a cost of \$100,000, and results of the completed survey are of great importance to the entire building industry.

Based on population studies, the Institute foresees 1,400,000 housing starts in 1960, 1,500,000 in 1965, 1,700,000 in 1970, and 1,900,000 in 1975. Included are an estimated 35,000 farm housing starts in each year. Replacement of existing units is expected to account for a growing proportion of the projected housing starts, ranging from around 500,000 units per year in the late 1950's to around 700,000 in 1975.

Using 1952 prices as a base, construction material costs are expected to increase, with no relative decline in construction labor costs foreseen.

The Institute found that lumber use for new dwelling units fluctuates from year to year in response to changes in the number of starts, architecture, size and height, and competition from other materials.

Roof most important use of lumber

The roof now is the most important part of the dwelling unit in terms of actual lumber consumption. Next is the floor, followed by exterior and interior walls. These four comparts of the house account for more than 70 per cent of the lumber consumed per dwelling unit.

Lumber consumed for floors dropped more than 50 per cent from 1920 to 1953 due to inroads made by slabs, the decline in the number of dwelling units having a subfloor, and increasing competition from plywood and hardboard subflooring. Lumber's share of the potential floor market declined from about 96 per cent in 1920 to about 60 per cent in 1953.

The 36 per cent drop in lumber consumption for exterior walls between 1920 and 1953 was due primarily to the shrinking size of dwelling units and the shift toward single-story construction. Offsetting losses in sheathing, caused by inroads of sheet materials, has been the increase in the proportion of frame structures.

Predict sheathing lumber will get only 43 per cent of market in 1975

Lumber is expected to continue its dominant position for wall framing. For interior wall surfacing, drywall construction increased from 20 per cent in 1940 to 70 per cent in 1953. Gypsum board is the dominant drywall material, accounting for more than 90 per cent of the drywall potential.

Sheathing lumber accounted for about 80 per cent of the sheathing market in 1920, but only about 58 per cent in 1953. It is estimated that by 1975 sheathing lumber will have only 43 per cent of the potential market for sheathing.

Hardwood lumber consumption in 1953 accounted for only 64 per cent of the maximum hardwood market (flooring and millwork), as compared to about 98 per cent in 1920. By 1975, it is estimated that hardwood lumber will have only 39 per cent of its potential market, due largely to the loss of flooring markets and stiff competition from other materials.

The survey also indicates a greater number of built-in appliances and more utility features.

Maintenance and repair potential on the rise

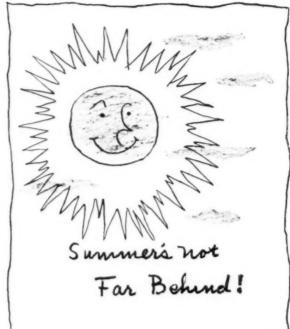
A survey of large retail lumber dealers, made by the Institute in 1953 as part of the over-all study, revealed that 18 per cent of retail yard lumber sales were for maintenance and alterations. Because of the expected increase in total number of structures, a much higher lumber demand for maintenance and repair is anticipated by 1975.

To summarize, the Stanford Research Institute foresees bigger markets ahead for lumber because of the expected growth in size and activity of the United States economy. The Institute also predicts increasing competition from other materials. However, the report forecasts increased efficiency in forestry and harvesting that will help bolster the competitive position of lumber.

September housing starts 20 per cent above a year ago

Recent substantial increases in housing starts continued through September when total housing starts exceeded a year ago by 20 per cent. During the first nine months of 1954, new dwelling units exceeded any previous like period, with the exception of 1950.





Insulation for winter warmth and fuel conservation can be more efficient and also provide coolness and comfort in summer. It can reduce original and operating costs of air-cooling equipment as well as heating plants. A building really shielded from the summer sun's radiation is considerably cooler, not only by day, but also at night. Protected against winter heat loss and fuel waste, it warms up faster when there is no great mass of insulating material which also requires heating.

Choosing insulation should be a scientific selection based on physical needs, financial considerations... and performance. Readily available tables show the heat ray absorptivities, reflectivities, and emissivities of the different materials; their permanency, permeability to water vapor, and to what extent they foster or retard destructive condensation. Laboratory reports of the thermal factors should be obtained.

Gold, silver and aluminum sheets have the highest ratings as vapor barriers and reflectors of radiant heat. But aluminum may be had at a very low cost in the form of multiple accordion sheets which automatically create reflective air spaces and surfaces when installed.

Multiple accordion aluminum has high reflectivity (97%) and low emissivity (3%) for heat rays;

COST OF EDGE-TO-EDGE INFRA Multiple Aluminum Insulation installed in new construction between wood joists, material and labor Type 6-S under 91/25 sq ft.

Type 4-S under 71/2¢ sq ft.

INFRA INSULATION, INC., 525 Bway., New York, N. Y.

low conduction because of preponderant air spaces of slight density. Its aluminum and fiber layers retard convection.

The aluminum sheets are long, continuous, and almost impervious to water vapor. Infiltration under flat, stapled flanges is slight. The scientific construction of multiple layers of accordion aluminum, fiber, and air spaces minimizes condensation formation on or within this type of insulation. Its slight mass has little heat storage capacity.

To obtain MAXIMUM, uniform-depth protection against heat loss and condensation formation, it is necessary to use the new edge-to-edge multiple aluminum*, each sheet of which stretches from joist to joist, and also all through the flanges for further vapor protection as well as permanent attachment of each sheet.

Yours for the asking is an illuminating discussion of why and how aluminum insulates, even under extreme conditions. It will be found in the booklet "Thermal Test Coefficients of Aluminum Insulation for Buildings", published by the American Society of Heating & Ventilating Engineers. A free copy, and samples of the new insulation sent by us on request.

*Patent applied for.

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BUILDERCAST



SUSPENSION OF BUILDING PERMITS for an indefinite period was ordered recently by a Detroit area municipality to cope with "too rapid development." This is an action without precedent which has "startled and amazed the entire building industry," according to a statement by John D. Harrison, president of the Builders Association of Metropolitan Detroit.

Harrison held it unthinkable to single out one of many growth problems and halt normal activities relating to it. Such action, he said, "not only fails to solve the one problem, but also creates a variety of new ones...

"Homes are built only if and when there is an active demand. In other words, a family buys a house primarily because it is in need of shelter. When a municipality denies this need , . . it says in effect to this family: 'we cannot let you have this shelter you need, because we have inadequate school facilities for your children.' This creates two problems when only one existed. The family so denied is confronted with inadequate school facilities, but also with the more immediately serious matter of lack of housing.

"And because the problem is present throughout a great part of our metropolitan area, one final effect under this procedure would be to stop in-migration into this section of the state."

"SNOB ZONING" BY PLANNING BOARDS has practically stopped building of houses under \$14,000 in its state, charges the New Jersey Home Builders Association. In a resolution adopted at its Atlantic City convention, the state group accused various planning boards of causing "irreparable damage to the progress of medium-cost housing developments by enacting unreasonable zoning ordinances, imposing harsh and unreasonable building restrictions and exacting exorbitant requirements of the developer.

In his keynote speech, Richard D. Hudson, president, accused municipalities of a "slow-down action." carried on in hopes that builders will become discouraged and go to some other town. It is not uncommon, he said, "for muni-

cipal officials to zone against the very type of home they themselves now occupy."

The resolution called on the state to set standards for zoning ordinances, building restrictions and subdivision regulations to help further "normal and advantageous development"... since "there is an emergent need for the construction of new homes to house the average income groups now residing in the state."

CONTEMPORARY CHURCH DESIGN is here

to stay, believes Rev. C. Harry Atkinson of New York, executive director of the National Council of Churches' bureau of church building. He gave the following reasons for this trend at a Chicago conference of Christian education and church building:

Young architectural students are now taught only contemporary design, no longer study classical styling.

Wealth of new building materials.

Churches are now planned primarily as functional meeting places, not as "huge monuments into which the functions are forced."

Architects yearn to produce ecclesiastical architecture "reflecting American democracy and religious enthusiasm."

Cost of skilled craftsmen necessary for classical building is prohibitive, especially that of "glorious, real Gothic work."

REGISTRATION OF BUILDERS has been started by the Columbus Home Builders Association as a program "to raise the home building profession in the eyes of the public."

Qualifications of the six-point code adopted require a builder to have been a member of the Ohio association for at least one year, to have constructed at least 10 houses as a general contractor; to have a reputation as a good builder and be honest in dealings with the public; to abide by the association's code of ethics and obey its rules and regulations; to pay off promptly all valid obligations, and to be skilled in the technique of building homes or causing them to be built.



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COMPLETE WOOD WINDOW UNITS



KAUSTINE'S 'JERSEY 75" OUT DELIVERS MORE HEAT PER-FUEL DOLLAR

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The controlled course of the air around the all steel welded tear drop Heat Exchanger and Economizer Unit, which utilizes the heat from stack gasses, enables the "Jersey 75" to develop a maximum of quick, even heat.

This is not the only feature that makes this Oil Fired Automatic Forced Warm Air Furnace such an ideal unit for small homes. It requires a minimum of installation time and takes only 3½ square feet of space. It is shipped from the factory completely assembled and ready for installation. A separate compartment is available to encase the burner.

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NEWS



New Jersey Picks New Officers

NAHB President R. G. "Dick" Hughes (seated, left) joins Richard D. Hudson (right), re-elected as president of the New Jersey HBA, at November convention in Atlantic City. Other officers (rear, from left) are Louis Bossert, second vice president; Earl R. Simpson, first vice president; Joseph A. Goldman, secretary; William Marlin, treasurer



They're from Milwaukee, via Air

Part of the Milwaukee Builders Association delegation boarding airliner at Mitchell Field, Milwaukee, bound for St. Paul to attend the recent Twin-Cities mortgage finance clinic for NAHB's region nine. Regional Vice President Elton A. Schultz (second from right) headed the group. Roy N. Healy, executive vice president, is at top, right

Roamin' the North-

Structural clay products industry has selected 16-acre Fox River site near Geneva, Ill., for its national research center. One section of the two-unit building will house the executive offices of the Structural Clay Products Research Foundation: the other, laboratories for fundamental, ceramic, architectural and industrial research. . . Pittsburgh home builders presented National Home Week award of a "millionaire's vacation" at Pittsburgher Hotel, Fort Lauderdale, Fla., to two local residents. Arthur L. Corace, Pittsburgh builder, owns the hotel.

Jack Miedema of Aurora, Ill., has been named director-chairman of Northern Illinois HBA, an affiliate of Chicago Metropolitan HBA. He succeeds Gen. Richard Smykal. Other officers are Lee Newman, vice chairman; A. Victor Hoyer, secretary, and Walter Peterson, treasurer. . . William J. Manly, real estate and homes editor of the Milwaukee Journal. copped two of the three big awards announced last month by the National Assn. of RE Eds. The honors were for "best home section in America" and "best real estate news feature." . . . Lowell Gerretson, exec VP, reports Madison Builders Assn.

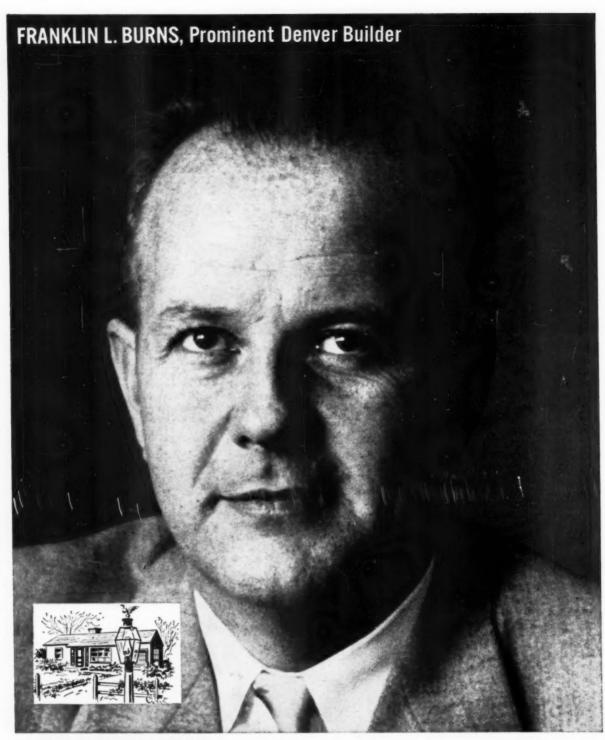
planning spring Parade of Homes, May 15-22... Charles M. Ihlenfeld, former chief of construction for Highland & Highland, Buffalo, has joined the staff of Fred P. DeBlase, Rochester...

Paul Winchell and "Jerry Mahoney" headlined big cerebral palsy benefit show put on by Niagara Frontier Builders Assn. in Buffalo to bring National Home Week to successful close. . . Donald P. Boehmer, St. Paul, is new president of Hoo Hoo Twin Cities chapter. . . Edward Rose & Sons sold \$11,166,000 worth of new homes in first nine months, a record, says D. E. Munro, sales director. . . Walter F. Hoopes, Paxtang Manor, Pa., is new head of Harrisburg Builders Exchange.



New England Chapters Hold First Convention

Leaders of New England Council at annual convention in Statler Hotel, Hartford, Conn: (from left, seated) Albert Roberts, Boston past president; Arthur Oleson, Hartford, Council president; chapter presidents Alfred Renker, Worcester; (standing) Howard L. Menzel, Hartford; Louis McDermott, New Haven; Ray Johnson, Boston, Burton Battey, Rhode Island.



"HOME BUYERS ARE INTERESTED in names — brand names, of course. One of the first things they look for is the telltale label or trademark that shows whether the home was built with nationally advertised products. Experience has taught them that name brands are usually the best brands. Because it's taught me the same, the homes I build contain 37 of the namebrand products advertised in The Saturday Evening Post." (Manufacturers of building materials, equipment and fixtures place more advertising dollars in the Post than in any other consumer magazine.)

The Saturday Evening
POST

-gets to the heart of America

AMERICAN BUILDER

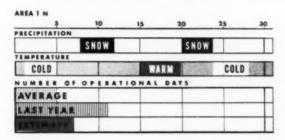




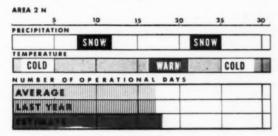
Weather for December

An exclusive American Builder service prepared by Irving P. Krick, Ph.D., and Staff

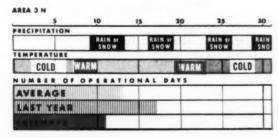
With the exception of Area 3, the north portion of the United States may look for better than average working weather this December. In Area 3, wet weather will reduce the amount of operational conditions.



Better than average construction weather is in prospect for Area 1 this month. Temperatures are expected to average one to two degrees above normal, and precipitation amounts will range from below normal in the Dakotas to slightly above normal in Wisconsin. Builders engaged in concrete work should plan for protective measures, particularly during the two cold spells in prospect. Roofers will find the weather prevailing around mid-month to be most favorable for application work. All construction activities, however, will be limited by temperatures below the freezing level.

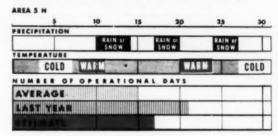


With temperatures averaging warmer than normal and precipitation totals ranging from below average in the west to above average in the east, workers in this area will experience slightly better than usual weather conditions. Temperatures well below the freezing mark during the two cold periods will restrict outdoor activities considerably. Those engaged in excavating and trenching activities may be required to preheat surface soils and provide for protection of newly excavated ground. In the Illinois, lowa, Missouri portion of this area, temporary delays should be anticipated during and immediately after the December storm intervals.



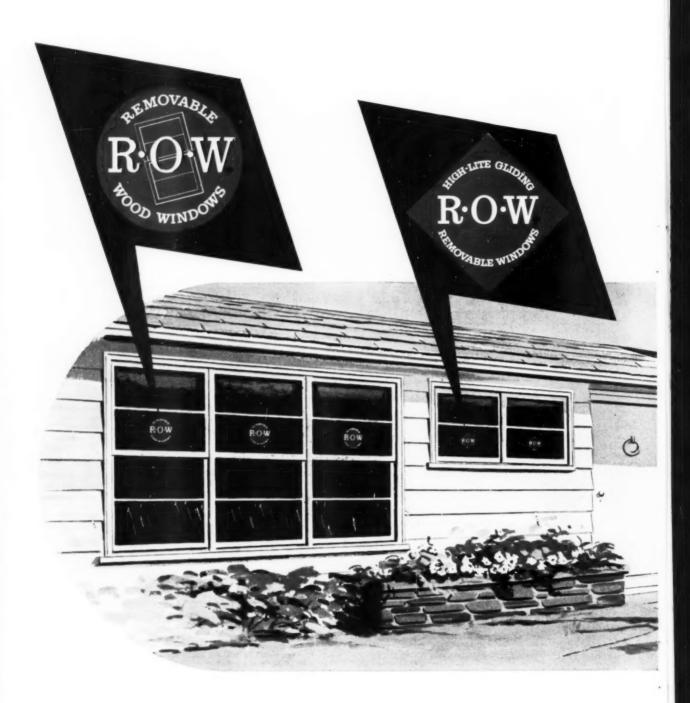
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Both temperatures and precipitation totals for December are expected to average slightly above normal in Area 4. Most frequent interruptions will occur during the second half of the month when more rapidly changing weather conditions are anticipated. The number of days classified as operational, however, will be slightly higher than average. Trenching operations in this region will be slowed from the normal pace by wet soils. Outdoor stores of lumber and other building material will require protection, particularly during the cold intervals when thaw and freeze situations will develop.



New England contractors may look for better than usual working weather during December 1954. Temperatures will average about normal for the month, and precipitation totals will range from normal in the Massachusetts-Connecticut area to below normal in the north. The warm spell expected around the 20th to 24th will offer roofers a good opportunity to work with little interruption. Some difficulties in moving excavating machinery will be encountered during the December storm periods when snow will remain on the ground for one or two days.

The number of operational days in prospect for Area 3 will be less than the long time average. Principal work restriction during December will be caused by above normal precipitation amounts. Stormy conditions and the resultant interruptions are likely to be more frequent during the latter half of the month. Painters and plumbers working out of doors probably will be subject to many temporary delays due to these conditions. Caution should be exercised when working on wet scaffolds, ladders and other walk ways.



DOUBLE-HUNG

R·O·W window styles cover the full architectural span from Cape Cod to Contemporary.

GUDING

R-O·W HIGH-LITE windows are also available in many sizes and residential designs.

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HOME!

Each of the three R·O·W window types is outstanding in its own field. Each is available in a variety of sizes and harmonizing styles. Two of the three R·O·W window types are entirely

R·O·W window types are entirely removable for cleaning or painting, from inside the house.

With any of the three types it is practical to achieve high-wall bathroom installations. Each type is also available in large sizes for the popular picture-window groupings which insure a view plus fresh air or full weather protection.

R·O·W window stickers on new homes are true evidence of quality construction and sensible consideration for the people who will occupy the home in years to come.

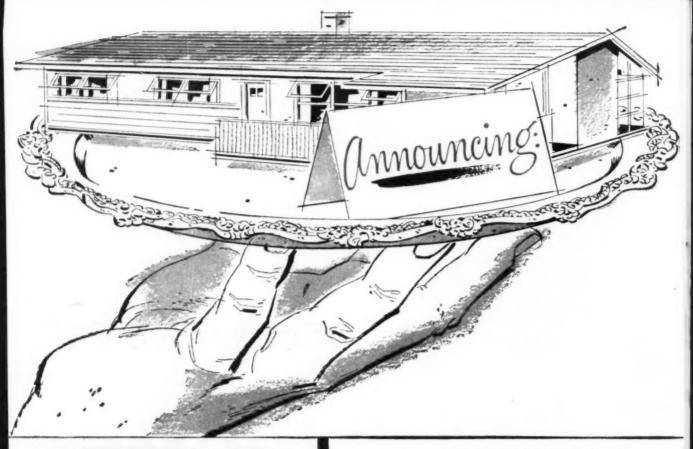
AWNING

For a view plus full ventilation, no finer awning unit is made than the R·O·W SURE-LOK window.

See your local lumber dealer or write

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Dozens of attractive 2, 3 and 4 bedroom homes to choose from. Basement and non-basement models; 1, 1½ and 2-bathroom designs, hip roofs on some models.

Southerner and Gulf Coast Lines — specially designed models available for Southern and Gulf Coast climates.

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Thyer can furnish houses, construction financing and a bonded contract price to developers who want to build 50 or more houses at a time. All the developer needs to do is furnish land, operative builder commitments, and a mortgage take-out.

COMPLETE HOUSE PACKAGE



A single order to Thyer delivers a whole houseincludes cabi-

nets, sheet-rock, heating, screening, bath fixtures and roofing. Saves many hours of "chasing around" or waiting for delivery. Simplifies cost control.

NATIONAL ADVERTISING AND MERCHANDISING SUPPORT



To assist in sales efforts, Thyer provides

builders with catalogs, display cards, mailing pieces and newspaper mats and other merchandising materials. In addition, a hard-hitting advertising campaign in the publications listed below produces hundreds of local prospects which are turned over to builders for follow-up.

- Living for Young Homemakers Parent's Magazine
- · House Beautiful
- House and Garden · Small Homes Guide

THYER'S SILVER PLATTER

"PROFIT SYSTEM"

Interested in cutting yourself a bigger slice of the housing market? Then, look at what Thyer offers builders in 1955. Here is the "hottest deal" made by any manufacturer of houses today. Virtually everything you need to do a profitable building job — handed to you on a "silver platter".

For example, if you are a contractor averaging 10 to 30 houses a year by conventional construction, it's just right for you. And, for large scale operators already experienced in erecting factory assembled

houses, it offers so much more — you will want to find out just how it works.

Look over the 6 major services in the Thyer method. If you are a builder, developer, or interested in investing money in Thyer houses and would like to hear the full story on the Thyer "Profit System", write or call us today. A Thyer field representative will be glad to sit down and show how it can help you do a bigger, better and more profitable job by building Thyer Homes.

DROP IN TO SEE US AT THE NAHB SHOW IN CHICAGO . Conrad Hilton Booth 308-309

COMPLETE FINANCING SERVICE

90-Day Interim Financing

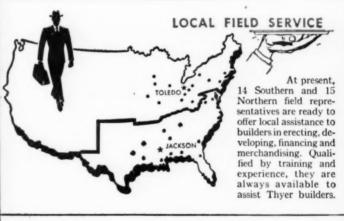
Inexpensive construction money immediately available to qualified Thyer builders of 10 to 30 houses per year.

Construction Financing for Projects

Special service for arranging loans to developers building 50 or more houses at a time.

Mortgage Brokerage Service

On advance commitments or on residences ready for immediate delivery, Thyer will help to arrange mortgages.





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Catalog of Thyer Homes		Information on turn-key contracting service
Information on complete financing service		Have Thyer representative call
Name		
Company		
Address		

In one weekend, 125,000 people came

National product tie-ins, luxury home features, special promotional programs brought them out to see Garling Realty's opening of Westchester Village near Detroit.

"Mr. Peepers Honeymoon House" (right). Reynolds Aluminum's name for this Westchester model, uses aluminum for windows, siding, gutters, garage door and other items in its construction. Together with Reynolds, four other major companies are co-sponsors of the 323-acre development: General Electric, Carrier, Ford Motor and Detroit Edison.

Eventually Westchester will have 600 homes. The three models shown here are in the \$30,000 class, were opened in time for National Home Week, drew thousands as result of radio, TV and newspaper promotion.

"Diamond Jubilee House" is a showcase for Detroit Edison's celebration of 75 years of electricity in the American home, illustrates latest types of lighting, wiring and electrical appliances. Reflecting current enthusiasm for "Hi-Fi," every home in development will have a built-in Seeburg record player. Wall panel conceals music system of 100 records. Houses are placed on half-acre plots. Each features activity or hobby rooms, exposed timber ceilings, use of stone, brick and paneling for interiors. Ragnar Arneson, Ann Arbor, designed the ranch-style model homes shown here.

General Electric's "House of Stars" (at right) premiers the firm's newest appliance: the GE built-in refrigerator and food freezer. Photo at extreme right shows kitchen of House of Stars and the new GE appliance hung as a wall cabinet.

Each house is designed with a 2-car garage. Ford Motor Company plans to put either a new Thunderbird sports car or a station wagon in every Westchester garage. Carrier Corporation will install its Weathermaker year-round air conditioner in each house built at Westchester.







AMERICAN BUILDER

to see these houses!

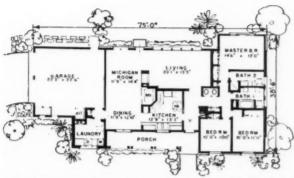
ALL HOUSES WILL FEATURE:

Briggs Beautyware
BullDag Electri-Strip and circuit breakers
Carrier air conditioning
Ford motor car

GE garbage disposer, dishwasher, water heater

SOME MODELS WILL FEATURE: Andersen windows Fleet of America aluminum windows Lectro-Host built-in oven, range Minneapelis-Honeywell controls Modernfold doors Roddiscraft paneling Seeburg Select-O-Matic Hi-Fi record player

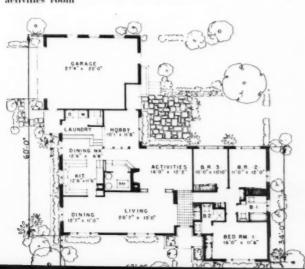
GE built-in food freezer and refrigerator Reynolds Aluminum siding



Plan of aluminum house features large L-shaped living-dining area with activities area between, called "Michigan Room." Living room has brick wall and two-way fireplace



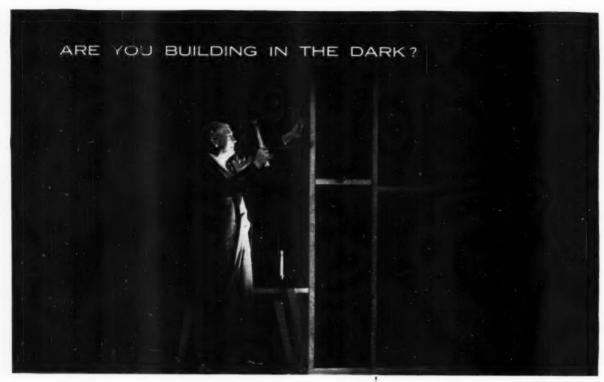
Most talked about feature of Detroit Edison house is "Cabana Room" shown in plan above. At right, photo shows Hi-Fi player mounted in wall. Below, GE house features hobbies and activities room











WHEN YOU TACKLE a construction job—one house or a hundred—your problems are vast. You must find the best materials and methods for the particular venture. Financing, sales, layout, density, grouping, arrangement of facilities, relationship to other neighborhoods, laundries, play areas and landscaping, are just a few of your problems. You must be builder, contractor, designer, land planner, mortgage finance expert and salesman, all rolled into one.

If you're going it alone, you're building in the dark.

If you're a member of NAHB, you share the technical ability of scores of other *local* builders, thousands of other builders located around the country, and the guidance of NAHB's Construction Department.

NAHB's technical services will help you build a better house with less money and fewer headaches. The Construction Department operates to help you profit by new materials, better construction techniques — in short, to help you cut costs and erect better homes.

Other NAHB services which help keep you from building in the dark: The Correlator—monthly report on the building picture. Washington Letter—three-times-amonth report on trends, Special Technical Bulletins—issued as warranted. Local meetings with fellow-builders for exchange of ideas.

These activities—only part of NAHB's work for builders—mean better housing at lower cost. Membership in NAHB is available to qualified home builders and Associates through their local Association. To avoid building in the dark, join today. To join, contact your local Association. If none has been formed in your area, write to the Membership Department for details.

WHAT'S NAHB? An aggressive group of more than 29.000 home builders, contractors and subcontractors, material suppliers, mortgage lenders, realtors, architects, building material manufacturers, all dedicated to a strong industry, free from unnecessary controls. Organized on national, state and community levels, it provides an effective means of voicing collective opinions on local and national matters. Through membership in your local Association, you automatically become a member of the National group.

ACTIVITIES OF NAHB. It represents you on Capitol Hill and before federal legislative groups; provides data on up-to-date design and construction techniques, mortgage finance information; engages in housing research; promotes National Home Week and the Parade of Homes; informs the public of industry activities through press, magazine, radio and TV; sponsors slum clearance programs, 'trade secrets' meetings, annual conventions and expositions; your local association speaks for you at City Hall, at local FHA and VA offices.

NAHB provides these information services:

- Washington Letter—keeps NAHB members posted on trends that will influence operations; issued about three times monthly in concise, factual form.
- Correlator pocket-size monthly magazine packed with practical, money-saving ideas; reports on latest developments in mortgage finance, legislation, taxes, labor relations, market outlook, merchandising, site planning, housing research; features include outstanding home designs by prominent architects and designers. (Issued to members only.)
- Special Bulletins on new developments issued as circumstances warrant.
- Technical Services Department conducts continuing research to "build a better house with less money and fewer headaches"; examines new materials, construction techniques, landplanning mthods. The Trade Secrets House was a product of this service available only to NAHB members.

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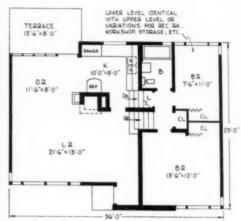
NOTE: Only Telephone Numbers listed that were available

Split level faces front with good design

Split levels often look like two boxes butted together. This one, selling for \$15,500 on a 50x110-foot lot in Columbus. Ohio has, with the use of roof lines, made the three levels of the house seem to merge harmoniously. Designed by Theodore Van Fossen for builder,

Paul R. Strayer, Marysville, Ohio, it is a two-bedroom house with room for added bedrooms or recreation room at basement level. Fireplace wall and exterior masonry panel are of concrete block. Wall of block on front elevation has masonry units inserted vertically for pattern.





Plan of house works well. Use of concrete block in natural grey tones on exterior with vertically placed red brick drew a lot of comment. Some customers did not like it

IDEAS IN ACTION

Enfield, Conn.

Buyer's choice for \$11,900: Ranch . . .

BRAND NAME PRODUCTS USED

Coleman furnace

Flintkote roofing

Kwikset hardware

Universal-Rundle bothroom fixtures

Yorke-Towne kitchen cabinets

A choice of a ranch-style house or a Cape-Cod home—each at \$11,900 is offered buyers at I.R. Stich Associates' Enfield Village. Connecticut development. When completed, it will consist of 170 houses. Each house will be on a lot 63x150 feet and will be landscaped.

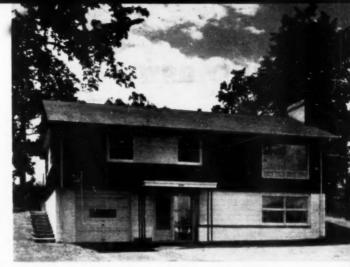




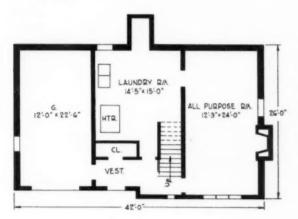
Minneapolis, Minn.

They liked all the room in this hillside house—

Builder Roy E. Olson of Hopkins, Minnesota, built six of these hillside homes, sold the one shown here for \$19,000. He had no trouble selling all six because prospective buyers liked them. Their comments were that there was a lot of living space in this house for the money. Now builder Olson has purchased eleven more hillside lots, plans to go on building more of these popular houses.



Garage and front entrance are at grade level on street side. Main living areas are at second level street side, but are at grade level at rear



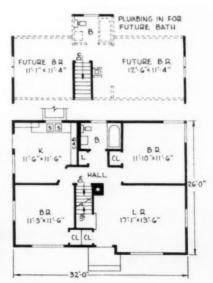


IDEAS IN ACTION

. . . or Cape Cod expansible—

Ranch home has 5½ rooms on one floor, carport and full basement. Cape Cod model shown directly below also has full basement, has 4 completed rooms on first floor with provisions for two more and bath on second.





25-N

Scarify now.



load 30 seconds later



with a Ford Tractor and Dearborn Equipment

If winter weather in your area makes loading and earthmoving jobs difficult, then take a good look at the Ford Tractor equipped with Dearborn Subsoiler and Industrial Loader. This low cost team can ease your weather worries . . . help keep your outdoor construction work on schedule. Here's how: first, break up the ground with a Ford Tractor and-

DEARBORN SUBSOILER

This sturdy tool penetrates 18 inches deep to rip up hard dirt and gravel. Priced low to start with, it saves you money on maintenance costs, too. Both beam and point are reversible for longer life. It's controlled by the Ford Tractor's hydraulic system. When you've made a pass or two with the Subsoiler, nudge a lever to lift it out of the ground. Instantly you're ready to go to work with the-

DEARBORN INDUSTRIAL LOADER

You can load, lift and dump up to 1000 pounds . . . clear 101/2 feet to load high-bodied trucks with this rugged loader. It's easy to operate-highly maneuverable. Nine cubic foot bucket is controlled by twin hydraulic cylinders. And the Industrial Loader has its own separate hydraulic system.

Think how much time and labor you can save with this team. With it you can handle a wide variety of jobs that are too big for hand labor, yet not big enough to justify the use of big heavy equipment. Best of all, you can own a Ford Tractor and equipment for less money than you would pay one manual laborer during a year's time! To find out more, see your nearby Ford Tractor and Equipment Dealer, or write to the address below.



TRACTOR AND IMPLEMENT DIVISION, FORD MOTOR COMPANY Birmingham, Michigan





Window wall, 191/2 feet long opens living-dining area to view of back yard. Rear elevation shown here has good proportions, looks well with pink face brick, light grey roof

IDEAS IN ACTION Plainview, N.Y.

L-shaped and open-planned for \$16,990

In one day, 5,000 people came to see this house in Morton Village, a Morton Brothers development in Long Island which will eventually comprise 2.400 houses and a shopping center. Priced at \$16.990, it was built of face brick, contains 3 bedrooms, two full baths, full basement, wood-burning fireplace and 1912-foot window wall in a large living room.

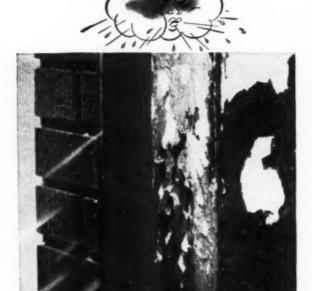
Open planning permits the den or third bedroom to become part of the living room. Breakfast room can easily become part of the dining room or dining room can make use of part of the living room so that a breakfast for four or a banquet for 24 can be served. Kitchen includes a built in range and oven.

Full-length windows in the garage make it possible to use this area as a porch or playroom. This and similar houses in the development were counter-positioned on 65x100 landscaped sites to create a wide front court and a street set back.

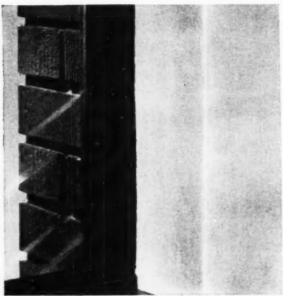


Built side by side, L-shaped buildings form a patio effect so paired houses seem far apart. Lots, 65x100, are fully landscaped





Both of these pictures show the same wall, six months after separate repaintings



Same Wall... Same Paint

SOME DIFFERENCE!

Driving rain kept soaking right through the brick walls of this Buffalo, N. Y. laboratory. Typical damage to interior paint only six months old is shown at left.

Then above-grade masonry water repellent made with LINDE Silicones was applied *outside*, and the interior wall repaired and repainted exactly as before. This time, after six months, the paint was still as good as new (right)!

5. Even though exhaust fans constantly keep the laboratory's interior air pressure lowered, tests indicate that these silicone water repellents will remain effective for ten years.

Above-grade masonry water repellents made with LINDE Silicones have been tested by years of service. They are easy to apply by spray or brush. They cause no change in appearance. They put an end to spalling and cracking caused by freezing moisture. They keep masonry clean and free of streaks, since water rolls right off, carrying dirt with it. Efflorescence is stopped.

While they let no outdoor water in, they do let indoor dampness out. Walls can still "breathe" freely.

By eliminating moisture damage to interior plaster, woodwork, paint, and wallpaper, these amazing repellents already are making sharp reductions in repair and maintenance costs for hospitals, factories, schools, institutions, to name a few. New buildings can be fully protected; old buildings fixed up to last.

For further details and a list of representative suppliers of above-grade masonry water repellents made with LINDE Silicones, write today to Dept. E-12.

FOR SILICONES LOOK TO



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IN CANADA: Dominion Oxygen Company, Division of Union Carbide Canada Limited

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1 Beauty of design, matching other Ingersall products, makes Ingersall combinations applicable to any decormodern or traditional.

2 Choice of matching colors provides a complete ensemble in four variations plus white.

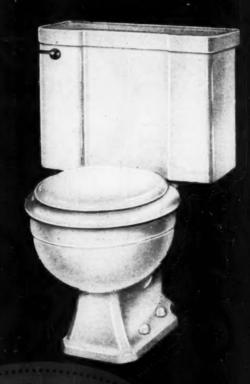
3 Brilliant, permanent vitreous china is stainproof, acid-resisting. Medicines, soaps or household acids will not affect the finish.

 Quiet, fast action empties bowl quickly . . . never embarrasses.

5 Highest standard of quality assured by Ingersoll inspection plus testing under working conditions.

Reverse trap model (illustrated) and wash down model offer you these profitable features.

look at the full dimensions of

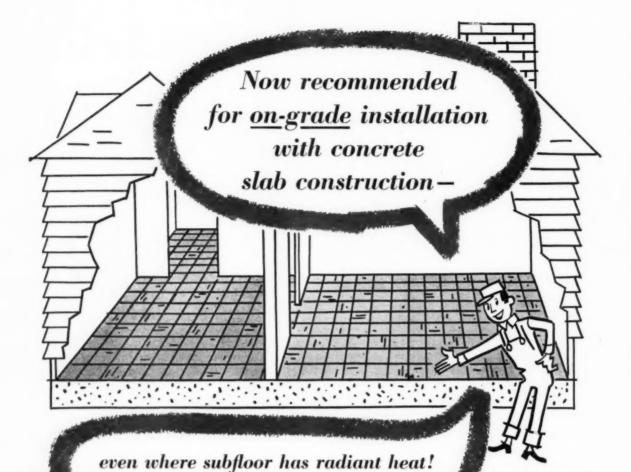


Ingersoll

for the profit picture

Ingersall closets complete the combination that offers all the advantages of a perfectly matched, full line coupled with the advantages of steel bathtubs, lavatories, and sinks. Steel has the advantage of strength and light weight. handling is easier, installation is quicker, shipping costs are reduced. The uniformity of die-formed steel means perfect installation every time... no chance for error. Modern, mass production manufacturing methods makes steel low enough in cost for any mass installation yet the high quality of Ingersall products make it suitable for any custom installation. Stainproof, acid-resisting porcelain presents unbeatable beauty on smooth, unwavering steel... colors may be had at slight additional cost. Be sure you pick the winning combination... INGERSOLL.

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Now Goodyear Residential Rubber Tile can be installed on-grade — on concrete slab floors, even where the subfloor has radiant heat!

Just use recommended chemically set adhesive*—and Goodyear Rubber Tile goes down, stays down!

So select from a stunning range of exclusive Goodyear Residential Rubber Tile colors —to give lasting, luxurious underfootcomfort that is bound to capture the admiration of even the most exacting prospect.

Do it on your next job—and watch the way prospects and mortgage men alike warm up to the rich, lasting beauty of stunning Goodyear Rubber Tile! There's nothing finer on the market.

LIKE A NEW CATALOG? For your copy, write: Goodyear, Flooring Dept. X-8321, Akron 16, Ohio.

*See installation instructions, Goodyear Rubber Flooring

GOOD YEAR Rubber Tile

ALSO AVAILABLE BY THE YARD

Type of workmanship recommended for CONCRETE **BLOCK** WALLS

Possibly half the masonry-work currently being done in the U. S. utilizes concrete blocks.

Despite this wide usage, very little information has been issued on the type of workmanship required for good concrete-block construction.

The booklet shown above contains a full description of good block workmanship. It is completely illustrated. It is endorsed by leading officials of the American Institute of Architects. Mason Contractors Association of America, National Concrete Masonry Association, and the Bricklayers, Masons and Plasterers International Union of America. It should be in the hands of every architect, contractor and bricklayer. Use the coupon today for getting your free copy.

Published as an Industry Service

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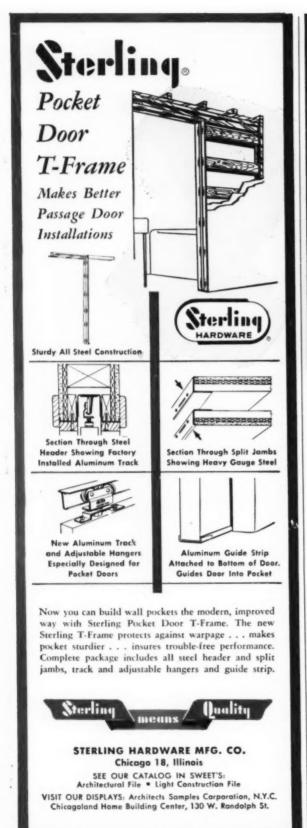
BRIXMENT for MORTAR Louisville Cement Company — Dept. 1 Second and Walnut Streets, Louisville 2, Kentucky Please send me a free copy of "Type of Workmanship Recommended for Concrete Block Walls".

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Address.

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Economical! You can't buy a lower-cost rootproof sewer pipe installed.

Easy to install! 8-foot lengths install faster, easier. Few hammer taps seal joints permanently.

Permanent! Lasts a lifetime because it's made of tough wood fibre impregnated with pitch.

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Bermico is profitable for builder and dealer. Use it for house-to-sewer connections, septic tanks, downspouts; perforated pipe for drainage or irrigation. For detailed information write to Dept. HB 12, at our Boston office.



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Famous American Kitchens rugged, all-steel chassis with premium-quality, work-saving features... combined for the first time with the

customized beauty of natural birch and antique copper! Outstanding. Turn Page for Details on the Kitchen Industry's Hottest Line!

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ONLY AMERICAN KITCHENS OFFERS THIS COMBINATION PLUS ALL THESE HOUSE-SELLING FEATURES:

SEAMLESS DRAWERS

One-piece construction, rounded corners. Wipe clean like a china bowl !



15% LARGER SINK BOWL

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Continuous, "lifetime" vinyl bonded to steel! Can't warp or rot! No dirt-catching seams!



ROUNDED CONTOURS

Concealed drawer pulls. Nothing to catch dirt-or clothes. Toe-room, knee-room!

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January 16-20, Conrad Hilton Hotel, Booth 2, Chicago, Illinois

American Kitchens Division, AVCO Manufacturing Corp., Connersville, Ind.

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Would like literature and complete information.

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Constructed of Steel for Lasting Appeal!

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AMERICAN KITCHENS DIVISION (AUCO) CONNERSVILLE, INDIANA





Sunshine heating . . warm, draftless floors

The B & G Hydro-Flo System provides The B & G Hydro-Flo System provides radiant heat—comforting as spring sunshine. It's controlled heat—keeps the home at a uniform, comfortable temperature. This system is particularly effective in heating homes with large effective are or wide acrosal business. glass areas or wide-spread layouts.



Summer cooling

There are a number of ways in which a B & G Hydro-Flo System can be employed to provide summer cooling. The same circulating equipment and piping system are used for both heating and cooling.



Year 'round hot water

Plenty of low-cost hot water for kitchen, laundry and bath. The Water Heater of a B & G Hydro-Fio System furnishes an abundant supply—winter and summer. Certainly no modern convenience is more desirable than plenty of hot water for every house-hold use.



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Why strain muscles and endanger health shoveling snow? Pipe coils can be installed under sidewalks and driveways and circulated with hot water from the Hydro-Flo System . . . melting snow as fast as it falls. A snow melting installation can be made when building or at



any time thereafter.



Low Heating Cost

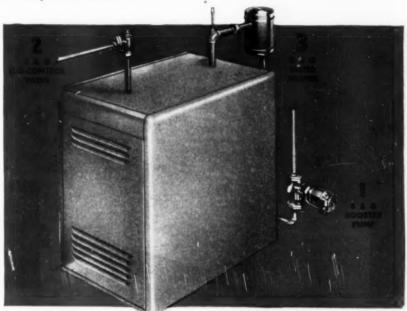
Hundreds of thousands of homes today are enjoying the comforts of radiant Hydro-Flo Heating at amazingly low operating cost. That's because this system matches fuel consumption to the fuel consumption to the weather—no overheating waste and discomfort.

ONLY WATER CAN GIVE A HOME ALL THESE COMFORT, CONVENIENCE AND ECONOMY FEATURES...

B&G Hydro-Flo SYSTEM

When you install a B & G Hydro-Flo System you've added a great sales feature . . : because mechanically circulated water is the most effective medium for heating a home in winter and cooling it in summer.

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HOW THE B & G HYDRO-FLO SYSTEM OPERATES

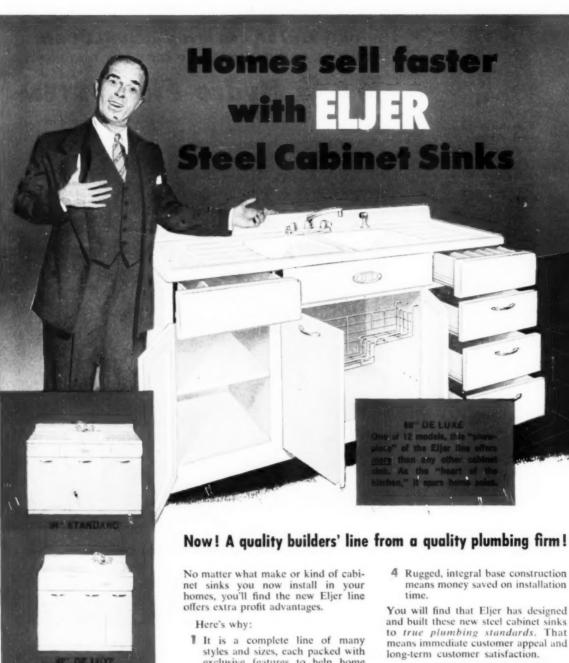
The three basic units of a B & G Hydro-Flo Heating System are illustrated above. 1. The thermostatically controlled Booster Pump which circulates hot or cold water through the system, depending upon the season. 2. The Flo-Control Valve which helps maintain a uniform home temperature and permits summer operation of the boiler for domestic water heating. 3. The Indirect Water Heater, which produces an ever-ready supply of domestic hot water, winter and summer. These units can be installed on any hot water heating boiler for either new building installations or for modernizing old gravity hot water systems.

Send for Catalog of B & G Hydro-Flo **Products**

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Dept. DR-11, Morton Grove, Illinois

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The Eljer distributor in your area invites you to inspect these new steel cabinet sinks, and carefully check their special advantages. Call him or write for details to Eljer Co., Box 192, Ford City, Pa.

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NATIONAL NEWS

NAHB Aiming for 10th Record Convention

Will Introduce Scores Of New Products

Better management practices, successful sales and merchandising methods, latest technical developments and new and improved building products will be shown, explained and demonstrated at the National Association of Home Builders convention and exposition in Chicago, January 16-20.

It will be the 11th annual convention sponsored by the association, which reports the exposition will attain a record in size for the 10th successive year. Approximately 350 manufacturers will send over 3,000 representatives to man the 547 exhibit spaces in the Conrad Hilton and Sherman Hotels.

Scores of new and improved products will be shown for the first time, according to Paul S. Van Auken, convention-exposition director. Other exhibitors will concentrate on better product performance, installation and operating economies, and greater buyer sales appeal. Many will be previewed by American Builder in the big convention and exposition issue coming next month.

For convenience of builders touring the displays, whole sections will be devoted to lumber and millwork, power tools, kitchens and gas appliances,

Famous Speakers Listed

Several internationally-known speakers have accepted invitations to address the convention. They include:

General Carlos P. Romulo, former resident commissioner of the Philippines, past president of the United Nations general assembly, Pulitzer Prize winner in journalism, author of several best sellers; Dr. Norman Vincent Peale, author of "The Power of Positive Thinking," editor of "Guideposts," syndicate newspaper columnist, lecturer, conductor of regular radio and television programs, and minister of New York City's historic Marble Collegiate Church;

Seaborn P. Collins Jr., Las Cruces, New Mexico builder and real estate







Three convention headliners: Gen. Romulo, Dr. Peale, Cmdr. Collins

man who last September was named national commander of the American Legion.

David Mansur, president of the Central Mortgage Housing Corporation, Canada's principal government housing agency.

All 'Know-how' Available

"All the know-how of the industry will be readily available to any builder in the land." points out Henry Fett, convention chairman. "In the interest of providing the nation with more and better housing," he said. "every effort will be made to provide the individual builder with facts and assistance that are nothing short of priceless. We have a situation that is unique in American industry, where, in a business that is keenly competitive, trade secrets are freely exchanged and successful builders actually encourage their competitors to share the benefits of their experience.

As an example of what delegates can expect. Fett cited the emphasis to be placed on better business management. Included will be clinics and discussion groups dealing with special problems of custom builders, business expansion through remodeling, proper financing methods, use of FHA financing by small builders, tax problems of small and large builders, and a special presentation demonstrating rewards of better business management.

Among technical sessions, the "how-to-do-it circus," last year's popu-

lar demonstration of actual building methods, will be staged again. Research findings will be disclosed on the air conditioned village at Austin, Texas and the gypsum village at Barrington, Illinois, Other topics will include hardwood flooring vs. slab construction, basement, vs. basementless houses, use of building components to speed construction and cut costs, proper use of color.

Preparing Two Annuals

The association will again publish the Convention Record next year, as well as, for the first time, an individual fact book entitled "Housing Almanac, 1955," In addition to re-





porting all phases of the convention, the 1955 Convention Record will include pictures and blueprints of award-winning designs, speeches, question and answer sessions and several merchandising programs. The Housing Almanac is a compilation of facts and statistics covering every phase of housing: legislation, design, construction, research, rehabilitation, production, trends, lists of key officials, etc. NAHB is now taking orders at a special convention price.

Record FHA Pace Holds; Appraisal Clause Amended

September mortgage insurance applications to the Federal Housing Administration totaled 67,000, topping those of any other September in the agency's 20-year life span. Nearly 35,000 covered one- to four-family houses to be built under section 203, the highest monthly total since May, 1950.

There were strong indications that October totals equalled or surpassed September's, according to FHA Commissioner Norman P. Mason at a press conference preceding his late October talk before the Chicago Metropolitan Home Builders Association.

Meanwhile, the same disregard for normal seasonal decline was revealed by the Veterans Administration, reporting 51.265 appraisal requests received in September, nearly three times the total for September, 1953. While the latest amount was slightly below the August high of 55,350, it was up on a work-day basis, since September had two less working days.

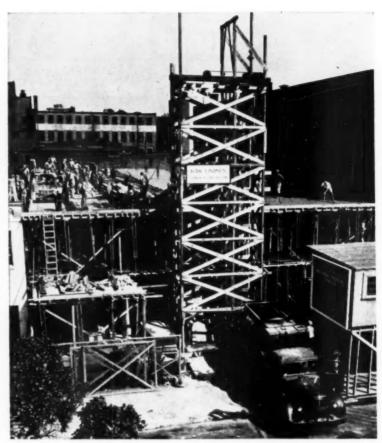
"More Than We Can Handle-"

Mason, who three months ago embarked on an exhaustive nationwide program of appearances before building industry groups "to market a new streamlined housing law," revealed at his Chicago press conference that in the last few weeks "we thought it best to tone down this sales pitch a little because we've got more business than we can handle." Throughout his tour, and at district offices, he found full confidence expressed in FHA.

The commissioner attributed the increased activity to the longer term and lower down payment provisions in the housing act, and because "people in America are more accustomed to pay for things on the installment plan." He said that every effort was being made to reduce the heavy backlog in district offices by the hiring of additional help, use of fee appraisers on existing housing applications, working overtime and on Saturdays. He expressed confidence the backlog will be "licked" by Christmas.

Appraisal Rule Amended

A hotly disputed regulation which permitted a buyer to back out of a contract "for any reason," if he signed it before receiving an FHA appraisal, has been amended, Mason disclosed, to permit the buyer to withdraw only if the appraisal falls be-



Newest Landmark Rising in Nation's Capital

Recent progress photo of the eight-story National Housing Center being built in Washington, D. C., for the National Association of Home Builders. When completed next spring, it will be a national headquarters for builders and an exhibition hall for manufacturers of building materials and equipment

low the builder's or seller's estimate written into the contract. This was one of the main goals sought by the NAHB board of directors at its fall meeting in New York. Said Mason:

"The statute was written hurriedly. We had trouble in deciding what it meant. The change puts builders and real estate men in business because they know what appraisals are going to be."

"Substantial"—Big Word

Referring to the one-year warranty provision, the FHA boss commended the insertion of the word "substantial" in the phrase "in conformity with plans and specifications." He said this was important because of the inability of any builder to guarantee all dimensions in a house would be exact.

What "substantial" means is for the courts to decide. Mason continued, but he ventured to say that an owner should be almost certain he's right before he starts trouble with his builder; that he would have to have "pretty near a jerry-built job" to present much of a case.

Report 1,016,500 Starts in 10 Months

Predictions that housing starts would exceed 1.200,000 units to make 1954 the second most active home building year on record neared reality with the government report of 106,000 starts for October. The figure compared with 90,100 in October, 1953.

For the first ten months, the total was 1.016.500, which was 60,000 or about 6 per cent ahead of the comparable 1953 period. Of this amount, 999,100 units were the work of private builders, 17.400 public housing. Last year, through October 32,600 public housing units had been placed under construction.

Because of the resistance to normal seasonal decline, the October figure increased the seasonally adjusted annual rate to 1,233,000 units.

Cole Says Future of New FNMA Is Up to Investors

Success of the newly rechartered Federal National Mortgage Association "will depend upon whether the mortgage lenders and investors that need and have in the past advocated such a facility will now get behind it and make it work," warns Administrator Albert M. Cole of the Housing and Home Finance Agency.

In a statement issued Nov. 1, when the secondary mortgage market facility began operating under the new plan calling for gradual financing by private capital instead of the Treasury. Cole described the transfer as "a bold stroke toward returning to private enterprise a function that it should handle."

Under its new charter, FNMA continues to buy, service and sell FHA-insured and VA-guaranteed mortgages—but with fewer restrictions on its operations. After rechartering, it had a capital of about \$93 million in preferred stock subscribed by the Treasury.

Sellers Become Stockholders

Sellers of mortgages to FNMA now subscribe to its common stock, which is transferable, in amounts equal to 3 per cent of the unpaid principal of the mortgages involved. When provisions for retirement of governmentheld preferred stock are accomplished, the HHFA administrator will be required to submit to the President and Congress a plan for transferral to the common stockholders.

The association is now authorized to sell debentures to finance its secondary market operations up to 10 times its capital and surplus. Its potential financing base is thus approximately \$1 billion. There are provisions under which some debentures may be sold to the Treasury. Mortgages will be purchased at market prices, on an immediate-purchase basis only. The former practice of buying only from original mortgagees will not apply.

Special Aid Continued

FNMA will also continue "special assistance" functions and it has taken over the old FNMA portfolio for management and liquidation. Ending September, that portfolio listed \$2,-365.000,000 in mortgages owned and \$654,000,000 in outstanding commitments.

The special assistance provisions authorize financing for special housing programs.

By John M. Dickerman, Executive Director, National Assn. of Home Builders

Acquisition of Suitable Building Sites Is Main Obstacle to Minority Housing

The provision of adequate housing for minority families in America is one of the most challenging tasks that has ever confronted the home building industry. If this challenge is not met promptly and effectively, we can almost certainly expect increasing pressure upon Congress and the courts in the year ahead to enforce a Governmental solution of problem.

In the past, the lack of mortgage capital on reasonable terms has been

the major barrier to construction of minority housing. This difficulty has not yet been fully resolved, but both private lenders and the Government have given strong assurances that a solution can and will be found.



Dickerman

Thereafter, the principal obstacle will be the acquisition of suitable building sites—a problem which will require the greatest degree of cooperation, understanding and intelligent action on the part of both home builders and city planning authorities everywhere.

Goal 10% of All New Housing

The 16.000,000 Negroes in the United States represent one-tenth of our population, and it is the conviction of the National Association of Home Builders that at least one-tenth of our national housing effort should be devoted to them. We regard this as both a social obligation and a business opportunity for the home building industry. The income level of this large minority group has risen sharply since pre-war days and they can afford substantially better housing than is now generally available for them.

We believe that our industry can and should provide each year a minimum of 100.000 to 150,000 good new homes for these families—homes that are equal in design and livability to those provided for white families, and that are available on equal financing terms.

Take a New Look at Land Use

The job can be done by private industry if the nation's home builders will devote at least 10 per cent of their productive effort, and the mortgage lenders at least 10 per cent of

their lending capital, to minority housing. Equally important, municipal authorities throughout the country must take a new look at their land use regulations and revise them where necessary so that at least 10 per cent of their available land—and more in some instances—will be usable at home sites for minority families.

To help speed action of this urgent problem. NAHB has convened a meeting of builders, lenders and city planners this month at which we are hopeful of getting at least some answers to the many complex problems involved and of mobilizing the support of all three groups for a nationwide drive on the minority housing problem.

Given the support of lenders and city planners, we are confident that the home builders of this country will do the job that has been laid out for them. We urge every builder to get behind this program and to consult on it with the municipal planning officials and the FHA Racial Relations Officers in his area. It is good business and good citizenship!

Peak Housing Year Foreseen in Canada

Since Canada's National Housing Act was amended early last spring, 24.316 housing units were financed up to the end of August, according to the Central Mortgage and Housing Corporation. This, coupled with 9.300 approved loans under the former act brought the eight-month total to 31,-269, a 46 per cent improvement over the same period of 1953.

After a slow start, during which unfavorable weather held total housing starts in the first four months to 6½ per cent below the similar 1953 period, 60,589 starts have been reported for the first seven months, a 3.4 per cent gain. This is seen as an indication that 1954 will set a new annual record for starts.

Ontario led the provinces with 23.592 starts, with Quebec second at 17.464. Gains were spread rather evenly, except in New Brunswick and Prince Edward Island, which increased production more than 50 per cent. Alberta had a 6 per cent improvement. Only serious decrease was in Newfoundland—40 per cent.

Quality Work and Products Getting FHA Recognition

New architectural and technical standards established by the Federal Housing Administration are now giving recognition to "quality construction and quality products."

Some of the steps taken to carry out that objective, as listed by FHA Commissioner Norman P. Mason, were "careful consideration" of recommendations made by the agency's 14-member advisory committee on architectural and technical standards, study of data compiled by organizations that have conducted special research on the subjects, and conferences with builders, equipment manufacturers and other interested individuals.

Committee members include Walter A. Taylor, American Institute of Architects; Morgan Yost, architect, Kenilworth, Ill.: Harry H. Steidle, Prefabricated Home Manufacturers Institute; William B. F. Hall, General Industries, Inc., Fort Wayne, Ind.; Douglas Whitlock and Harry C. Plummer. Structural Clay Products Institute: Dr. Clifford F. Rassweiler. National Research Council; John L. Havnes, Producers' Council: William Gillett. Detroit Steel Products Company: Leonard G. Haeger and Earl W. Smith. National Association of Home Builders: William H. Scheick. Building Research Advisory Board; C. W. Smith, Southwest Research Institute, and Howard J. Uebelhack, National Plan Service.

BRI Plans ConferenceOn Modular Methods

An all-day conference on modular coordination, originally scheduled for November, will be held Dec. 9 in Washington, D. C., by the Building Research Institute.

Value of the modular method will be discussed by several contractors now using it. including W. A. Simms. Dayton. Ohio; James E. Coombs of Baker & Coombs, Morgantown, W. Va. and J. P. Caldwell of J. A. Jones Construction Company. Charlotte, N. C. Manufacturers, architects and engineers will also participate.

The afternoon session will be devoted to modular potentialities yet to be explored in light structural steel. integrated ceilings, exterior wall panel systems and residential building components, followed by a panel discussion and summaries describing the value of modular coordination to designers and manufacturers.

By H. R. Northup, Executive Vice Pres., National Retail Lumber Dealers Assn.

First Exposition Inspired Continuing Wave of Publicity for Dealers

Retail lumber dealers across the nation are sure to benefit richly from the great volume of publicity inspired by NRLDA's first exposition held recently in New York City.

Leading consumer magazines, daily newspapers and television networks

impressed on many millions of consumers in all parts of the country the idea that they should see their retail lumber dealer whenever they plan to build anything.

Moreover, the publicity is being kept alive over a period



Northup

of months, since some of the widely read magazines are publishing in future issues their articles on the model rooms they sponsored.

Although the 14 model rooms sponsored by the magazines and the three Lu-Re-Co houses constructed on the exposition floor were the centers of attention, the quality of the product exhibits arranged by building materials manufacturers was unusually high, prompting one New York newspaper to characterize the show as "unquestionably one of the most exciting of its kind ever held in New York."

Film for Local Showing

To supplement the publicity, dealers will have a film of the exposition which they can show to their local public, further promoting in their own communities the idea that the retail lumber yard is the place to go for information and help on any sort of light construction, from the planning of a new home to the repair of a barn or chicken house, or the building of basement shelves.

For the lumber dealers who attended, the clinics and demonstrations on materials handling, retail store merchandising and Lu-Re-Co construction were a tremendous plus to be added to the benefits of the exposition publicity.

Coverage for Absentees

All three clinics covered their subjects in a practical, down-to-earth manner, having been planned by committees of experienced dealers. Part of the details will be made available to dealers who stayed home by means of films, manuals and discussion groups, but dealers who went to New York have a big jump on those who remained away. They saw and heard at first hand many features that cannot be passed along in full.

Many a dealer said that the privilege of attending the clinics was worth far more than the cost of his trip to New York. When the other benefits are counted in, the exposition added up to a very rewarding experience for those fortunate enough to participate.

Start Insured Loan Plan for Servicemen

The insured-mortgage program for military personnel, provided by the new housing act, was started last month by the Federal Housing Administration.

This plan gives the man in military uniform "an opportunity for a home of his own while he is still on active duty, without disqualifying him from any of the benefits he might seek later as a veteran. Commissioner Norman P. Mason, explained.

To be eligible, a serviceman must have been on active duty two years or more and must, ir, the judgment of military authorities, "require housing." When a certificate is issued by the service, it is processed in the local FHA field office, along with a mortgage application.

Homes valued up to \$18,000 may be acquired with down payments as low as 5 per cent. The top mortgage is \$17,100 and the one-half of 1 per cent insurance premium is paid by the service branch of the applicant.

Viner Named Official of Voluntary Credit Plan

Arthur W. Viner has been appointed executive secretary of the National Voluntary Home Mortgage Credit Program. authorized by the Housing Act of 1954 to facilitate the flow of funds for government insured and guaranteed home loans to small and remote communities and to minority groups.

Viner will direct program operations under the National Home Mortgage Credit Committee, comprising representatives of lending, building and real estate fields.

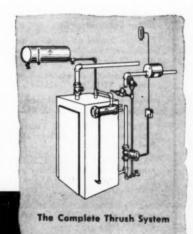


THRUSH RADIANT HEAT

for small budget homes

THRUSH Radiant Hot Water Heat is now within the budget of the medium or low cost home. New, compact, inexpensive equipment is adapted to the smaller heating requirements. It's sized to the job. Your clients will appreciate Thrush Radiant Hot Water Heat because it is quiet and clean. There are no drafts, no noisy fans, no dust blowing through the house. It operates at surprisingly low cost and is completely automatic, compensating for outdoor weather changes to maintain room temperatures within a fraction of one degree throughout the heating season.

For more information, see our catalog in Sweet's or write Department G-12.



H. A. THRUSH & COMPANY

PERU, INDIANA

Sold in 3 weeks to Chicago Tribune readers-

1,093 new houses for over \$21,700,000.00!



ACTUAL REPORTS FROM PARTICIPATING BUILDERS

"Our total traffic was over 37,000 . . . We sold 20 homes for \$480,000 and have 33 prospects to work on."—GEORGE ARQUILLA, Burnside Construction Co.

"On opening day, 2,180 adults came and we sold four houses. Our total visitors numbered 10,406 and we sold 14 homes for \$210,000."

—JOHN E. BIRCH, John E. Birch & Co.

"Sold 30 homes averaging a little over \$14,000 each and our staff is still working on 15 prospects."—LEONARD E. COOPER, Erie Construction Co.

"At LaGrange we had 6,000 visitors and sold five homes for \$75,000. At Tinley Park we drew 2,000, and sold 12 homes for \$110,000."—DON L. DISE, Don L. Dise, Inc.

"The first Sunday we registered over 3,000 people; the second, over 2,000; and our total exceeded 18,000. We sold approximately 80 homes and have a waiting list of 300 prospects."—LEONARD M. GERVASIO, Leonard M. Gervasio & Co.

"Opening day crowd was well over 3,800... weekday crowds have averaged 400... Sold two homes the first week for approximately \$90,900."—GEORGE M. PAPP, Happ Construction Co., Inc.

"Special supplement is read with care by al' people interested in buying a home. They not only read the news, but also all the advertisements."—KIMBALL HILL, Kimball Hill & Associates.

"Sold five houses for \$80,000 and could have sold many more had our construction program been going full swing."—ROBERT W. KENDLER, Community Builders, Inc.

"Far more important to us than actual sales was the prestige of being a participant in this top event."—EDWARD W. KEOUGH, Hilhop Construction Co.

"Of the model on display, we sold five at approximately \$17,800 each—despite the inclement weather and our off the beaten path location."—R. P. MATTHIESSEN, Economy Partable Building Co.

"Over 15,000 people visited our Winnetka homes and we made two sales for \$103,000."—LLOYD C. ODH, O & O Construction Co.

"Four or five thousand people came out . . . We sold seven homes worth \$148,400."—N. J. RIZZO, N. J. Rizzo & Associates, Inc.

"Traffic totaled 5,500. During the Festival, we sold eight houses and have approximately 20 prospects."—JOSEPH SCHUCHTER, Park View Homes.

"About 2,000 visited our home and we sold six houses for \$90,000 and have about 25 prospects to work on."—HOWARD E. SPROAT, Admo Builders Corp.

"At least 2,500 persons saw the home we scheduled."—HENRY G. ZANDER III, Valenti Builders Inc.



SEPTEMBER 19 thru October 10 was a busy time for Chicagoland builders, as indicated by their comments reported at the left. In these three weeks, 1,093 new homes worth over \$21,700,000.00 were bought by Chicago Tribune readers.

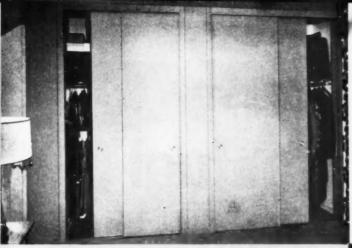
This was the period of the Eighth Annual Chicagoland Home and Home Furnishings Festival, featuring 90 newly built homes thruout Chicago and 37 adjacent suburbs.

Attendance exceeded 1,000,000 persons, following exclusive promotion of the event for the eighth consecutive year by the Tribune. The show is sponsored annually by the Home and Home Furnishings Council of Chicagoland and the Chicago Tribune.

If you sell to homemakers, Chicago's largest pre-sold audience is ready for you now with an urge to buy that means bigger sales for you. Get in touch with your advertising counsel, or call the Tribune today.

CHICAGO

THE WORLD'S GREATEST NEWSPAPER



Double Wardrobe in this bedroom. Wall-towall. Floor-to-ceiling 8 feet high.

> Saves room in this small den. Large corner closet, 8 feet high.



All Around the House

GLIDE-ALL® Sliding Doors

FOR MORE CLOSET SPACE
THE SIMPLE, LOW-COST WAY!



Simplifies door problem in entrance hall. Guest closet 6 ft. 8 in. high.

> Photos: Hyland Manor CO-OP Apartments —By HYLAND BUILDERS CORP., Chicago

Provides inexpensive storage area in playroom. Neat, decorative, ceiling high.



Home Builders agree that closet space . . . and more of it . . . SELLS HOMES as readily as any other single feature.

And the easiest, the least expensive and the most appealing way to add extra storage room and welcome wardrobe areas is with low cost Glide-All Sliding Doors.

WOMEN ENTHUSE OVER THEIR DECORATIVE POSSIBILITIES... Glide-All doors are available with flush or recessed panels, can be painted, papered, lacquered, varnished or waxed in natural finish.

QUICK AND EASY TO INSTALL . . . top track is simply mounted on ceiling with screws. Aluminum threshold is screwed to floor. Doors are positioned in upper track and engaged in the threshold.

SAVE CONSTRUCTION COSTS . . . there are Glide-All doors for buildings of every type: 8-ft. floor-to-ceiling or 6-ft. 8-in. standard heights, overhead or bottom roller models.

Write today for new, low price schedules and specifications bulletin.

GLIDE-ALL SLIDING DOORS ARE A PRODUCT OF

WOODALL INDUSTRIES INC.

DETROIT 34, MICHIGAN

4 WOODALL PLANTS COAST-TO-COAST SAVE YOU SHIPPING TIME AND COSTS!

Write to Plant negrest you so. 3504 Oakton St., Skokie Illinoi

Chicago, 3504 Oakton St., Skokie, Illinois » Laurel, Miss., P.O. Box 673 » New York, Glen Cove Rd., Mineola, N.Y. » San Francisco, 1970 Carroll Ave.

"Also Available in Canada"

World's best trucks... by actual comparison!

Most powerful low-tonnage truck engine!

Heres proof

New Power-Bome V-8 delivers sensational 145 hp. . . . more than any other low-tonnage truck engine



	DODGE	TRUCKS			
	nangr	F		G	
lax. HP. of ading ½-, ½-, ton trucks	145-hp.	130- HP.	136- HP.	135- HP.	112- HP.
P. per cu. in. splacement	.601	.544	.524	.503	.476

Best truck visibility!



Sharpest turning trucks!





Roomiest truck cab!

Here's proof!

Make of Truck	Hip- room	Shobider- room	Seat Height
DODGE	613/4"	583/6"	16"
TRUCK F	60%"	561/4"	1511/2
TRUCK C	60"	551/2"	141/4"
TRUCK G	60"	551/2"	141/4"
TRUCK I	581/4"	57"	13%



DODGE Job Rafed TRUCKS

ASK US TODAY ABOUT A BETTER DEAL FOR THE MAN AT THE WHEEL!



Illustrated above is the coil enclosure installed below a WILLIAMSON furnace. The evaporator coil is secured in a horizontal position. Below the coil are slanted fins which collect moisture removed in the air cooling process. A removable damper permits air to bypass the coil during winter furnace use. This unit is offered in a variety of sizes enabling it to fit most counterflow furnaces with belt driven blowers.

NO FLOOR SPACE NEEDED

with ATERLESS COOLING

Exclusive Counterflow AlRefrigeration

Now air conditioning is practical in the most compact basementless home using a counterflow furnace. Exclusive WILLIAMSON Waterless Counterflow Cooling, incorporated into the perimeter heating system, provides efficiency equal to other type systems, yet requires no additional floor space.

- . ELIMINATES THE USE OF WATER
- · COSTLY WATER AND SEWER CONNECTIONS AVOIDED
- . NO FLOOR SPACE REQUIRED
- . NO WATER TOWER OR PUMP NECESSARY
- . EASILY INSTALLED ... (90% FACTORY PRE-WIRED)
- CONDENSING UNIT OUTDOORS . . . SAVES SPACE, ELIMINATES INDOOR COMPRESSOR SOUND
- INSTALLATION OF COIL ENCLOSURE MAKES POSSIBLE COMPLETION OF SYSTEM ANY TIME IN FUTURE
- . OPERATING COSTS EQUAL TO OTHER SYSTEMS
- COMPANION FURNACE UNIT COMPLETELY ASSEMBLED AND FACTORY WIRED
- . FREE ENGINEERING SERVICE ON ANY PROJECT

Here is your opportunity to offer low cost YEAROUND air conditioning in your homes without sacrificing space. The evaporator coil is located in the enclosure upon which the furnace is mounted. The waterless condensing unit is located outdoors with connections made through a 3" pipe concealed in the floor. No extra floor space is used. Only WILLIAMSON Waterless Cooling offers these advantages.

If you desire, install only the cooling coil enclosure and floor conduit. This additional material, usually costing less than \$35.00, is all that's required to offer the home-owner future cooling possibilities. Remember, a home built today without cooling equipment or provision for future summer air conditioning may be obsolete within 5 years. Give your homes an attractive selling extra by at least installing the 3" pipe and coil enclosure.

Write today for full details on EXCLUSIVE

WILLIAMSON Waterless Counterflow Cooling.

NO FLOOR SPACE NEEDED!



Illustrated at the left is the waterless outdoor condensing unit. It contains the compressor, condensing coil and fan, receiver, dual pressure control and sight glass. Only 5 major electrical and 2 refrigerant line connections are required on the job. The refrigerant liquid and suction lines and the condensate drain pipe travel from the outside unit to the coil enclosure through a 3" diameter 24 gauge galvanized pipe installed in the floor. Installation of this pipe and coil enclosure makes possible completion of cooling system any time in future.

WILLIAMSON

SS65 MADISON ROAD

NATIONALLY ADVERTISED KENTILE ASPHALT TILE HELPS MAKE YOUR HOMES EASIER TO SELL

A.I.A. 23-G

To YOUR CUSTOMERS, clients and prospects, "Kentile" stands for far more than just a brand name. Surveys have proven that homeowners consider Kentile to mean the finest kind of asphalt tile flooring available... and they look for it and ask for it just as they would any other general class of building product. Year after year, Kentile retains this leadership by virtue of outstanding quality, beauty and economy... backed-up by the industry's most extensive advertising campaign in the country's most-read, most influential magazines and Sunday Newspaper Supplements. Be sure to use Kentile on your next job... and on every job where the plans call for resilient tile flooring.

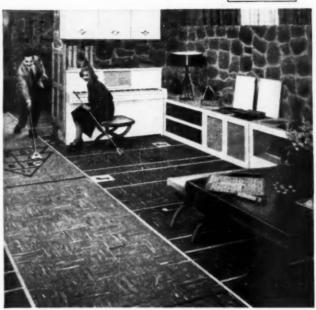


INSTALLATION: Over any smooth, firm interior surface free from spring, oil, grease and foreign matter...over wood, plywood, concrete, radiant heated concrete slab, concrete that is in direct contact with the earth; on or below grade.

SIZES: Standard tile size is 9" x 9"...1/8" thick.

SPECIAL KENTILE: Greaseproof asphalt tile for use in a wide range of marbleized colors—extremely resistant to petroleum and cooking greases and oils, alcohols, alkalis and most acid solutions.

Samples and Technical Literature available. Write the nearest Kentile, Inc. Office listed below for samples and information desired, or contact the Kentile Flooring Contractor nearest you. He's listed under FLOORS in the Classified Phone Book. And, be sure to request samples of ThemeTile die-cut inserts, colorful Feature Strip and KenBase.



The Kentile Asphalt Tile Floor shown in this basement playroom is as functional as it is attractive. And it is but one of the countless designs possible. If you haven't already learned the many advantages of using Kentile, contact the Kentile Flooring Contractor. He will be glad to work with you on your next job.

Approximate Installed Cost

The exact cost of a Kentile Floor varies according to size of area, condition of underfloor and colors chosen. For an accurate, dependable estimate, contact the Kentile Flooring Contractor. He'll prove to you that Kentile is one of the most economical floors available today.

Kentile's color groupings range from Group "A," the darkest solid colors...to Group "D," the lightest marbleized colors. Special Kentile is available in Regular and DeLuxe Colors.





Kentile is the floor your clients know and want...

BACKED BY MORE FULL-COLOR ADVERTISING THAN ANY OTHER ASPHALT TILE FLOOR

MENTILE . SPECIAL KENTILE . KENCOPK . KENBURBER . KENFLEX . KENFLOP

REG. U.S. PAT. OFF.

KENTILE, INC., 58 SECOND AVENUE, BROOKLYN 15, NEW YORK . 350 FIFTH AVENUE, NEW YORK 1, NEW YORK . 705 ARCHITECTS BUILDING, 17TH AND SANSOM STREETS, PHILADELPHIA 3, PENNSYLVANIA + 1211 NBC BUILDING, CLEVELAND 14, OHIO + 900 PEACHTREE STREET N.E., ATLANTA 5, GEORGIA 2020 WALNUT STREET, KANSAS CITY 8, MISSOURI + 4522 SO, KOLIN AVENUE, CHICAGO 32, ILLINOIS + 4501 SANTA FE AVENUE, LOS ANGELES 58, CALIFORNIA



THERE'S NOTHING ACADEMIC ABOUT GOOD MANAGEMENT

Boiled down to its essentials, business management in building is simply a matter of devising smart ways to control costs in all three departments of the workmaterials and land, labor, overhead. The place to get your know-how for this is in the school of experience—shared experience. What works in practice for one builder has value for all, one way or another. That's why in January and February we're giving you business management articles that come from the grass roots of your business, not from the lecture hall . . Watch for How to Control Labor Costs (in January) and How to Keep Solvent in Project Building (in February).

Painters wage-rate gain highest among unionized building trades workers

Painters showed the greatest wage-rate gains among unionized building trades workers in this year's third quarter, according to the Department of Labor. The department's survey covered seven major trades in 85 cities.

Pay scales of painters were shown to have risen 3.3 cents an hour, on the average. That put them on an average hourly rate of \$2.80, but the range was from \$1.75 to \$3.25.

Scales for the other six trades rose by amounts ranging from 0.7 cents to 2.7 cents. Bricklayers got the latter, and they had the highest hourly rates on October 1—an average of \$3.41 with a range from \$2.50 to \$3.80.

For the first 9 months of this year, the average increase in rates for all seven trades amounted to 10 cents per hour. The average overall scale was estimated at \$2.82 an hour as of October 1.

Renew your subscription Today!



Never Needs Resharpening! Lasts Four Times Longer Than Ordinary Blades!

You save three ways on the new SKIL Two-Way Blade:

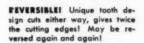
- 1. You get four times as many cuts!
- 2. Three to four costly resharpenings are eliminated!
- 3. Down-time is considerably reduced!

The SKIL Two-Way Blade is a new, cost-cutting development in circular saw blades. Top quality throughout, of specially-treated alloy steel, 50% harder than ordinary blades. Teeth of patented design are precision-ground, uniformly-set. Special no-glare rust-resistant finish. Constant diameter maintained throughout blade life for uniform cut-depth. Controlled cutting performance under toughest job conditions. Test the SKIL Two-Way Blade on the job today!

For SKIL Saws Only! Another Example of Your SKIL Tool Improvement through Improved SKIL Accessories!



Made only by SKIL Corporation, formerly SKILSAW, Inc. 5033 Elston Avenue, Chicago 30, Illinois 3601 Dundas Street West, Toronto 9, Ontario Factory Branches in All Leading Cities



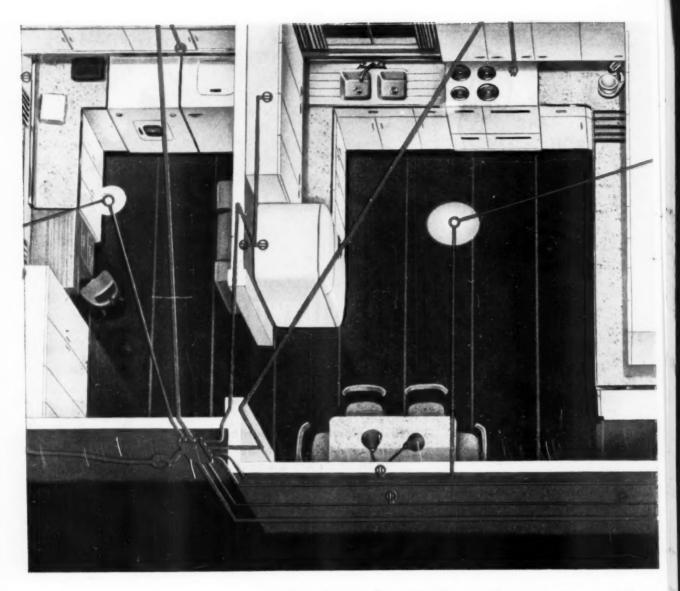


SELF-HONING! Trailing toothedges are honed while leading edges cut. Always a sharp cutting edge ready for instant use!



DISPOSABLE! More than four times longer life! Saves on needless resharpening! Low cost makes disposal practical when worn out!

5033 Elston	Avenue, Chic	ago 30, Illinois
of the SI	KIL Two-Way S end me literatu	ation and free trial aw Blade. Ire on the new SKIL
Two-Wa	v Saw Blade	
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Name		



Today's No. 1 sign of SOUND

You know a well-built house when you see one. That's your business!

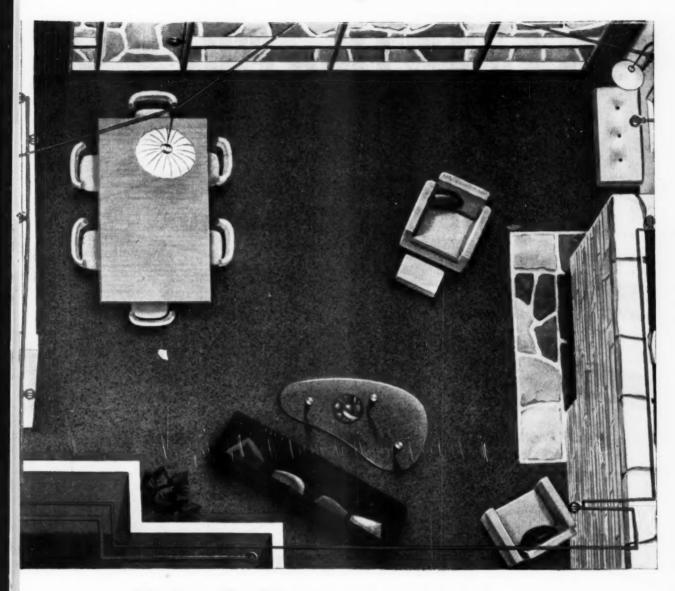
It's different with lots of the people who buy your homes. Most of them see no deeper than a coat of paint . . . although many recognize the value of close-spaced $2\,x\,8$'s in the cellar, nice thick doors that thump solid, or all-copper plumbing.

But there's one thing everybody's looking for these days and that's the convenience and comfort of an *electrical* home . . . a home *wired* for plenty of electricity just

where and when it's needed for every appliance in the house.

This means sound, adequate wiring . . . wiring that consists of large enough wires to carry full loads of current, plenty of circuits and outlets—not only to care for today's many high-powered appliances but also those certain to be added in the near future.

Such wiring costs you little more to install than the minimum kind. But it's certainly worth it . . . because there isn't a single "plus" feature that you can build into your



a well-built home...

WIRING

houses today that returns so much for so little!

For one thing, adequate wiring boosts your reputation. For another, adequate wiring makes homes sell easier.

So . . . make your homes as sound in their wiring as they are in the quality of their construction. It pays!

Kennecott Copper Corporation, 161 East 42nd St., New York 17, New York.

SEND FOR FREE WALL CHART showing typical loads and circuits for home wiring systems. You'll find it

a handy check list when planning electrical requirements for any home. Just write Kennecott!

Kennecott

Fabricating Subsidiaries:

CHASE BRASS & COPPER CO. • KENNECOTT WIRE & CABLE CO.



Line Fills ALL new

. Numetal

for Windows and Doors



Completely packaged -ready to install. Available with regular door bottom or with threshold and exposed

FOR WINDOWS

For all standard 28". 30", 32" and 36" double hung windows. Completely packagedready to use.

Ready to hand your customer-Ready to Use!

Nu-WAY

WEATHER STRIP

Easiest in the World to put on!



Works perfectly on windows, storm sash or doors. Made of wool felt and white metal. Individual carton contains one 18 ft. roll with nails and instructions. Packed 12 cartons in free display case.

DEALERS

Order Today! Your order shipped same day it is received! All M.D products are fast sellers, nationally advertised.

BUILDERS

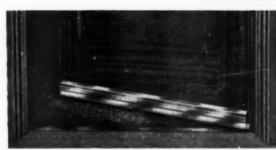
For highest quality and dependability always specify M-D products. Sold by hardware, lumber and building supply dealers throughout the

Weather Strip Needs for homes or old!

Nu-GARD

AUTOMATIC DOOR BOTTOM

and Draft Eliminator







against

For all doors—inside or out. Completely solves old problem of clearing rug or floor every time door opens. Smartly designed with silvery-satin finish—will not rust or tarnish. Furnished in standard lengths—28°, 32°, 36°, 42° and 48°. Packed in individual cartons.







DOOR BOTTOMS

Made of extra thick wool felt and heavy gauge stainless steel, brass or aluminum. Standard lengths—28°, 30°, 32°, 36°, 42° and 48°—packed ½ doz. same length to carton. Special lengths available.





COIL WEATHER STRIP

100

Available in stainless steel or bronze. Packed 2 ways—six 18 ft. rolls in free display carton, or in 100 ft. and 200 ft. individual cartons.

Mu-Glaze



Always stays "put"! Packed in cans—1/2 pint, pint, quart and in drums 25 lbs., 50 lbs., 100 lbs. and 880 lbs.

Au (ALK



The world's best calking compound. Comes in handy loads; or ½ pint, pint, quart and gallon cans, also 5 gallon and 55 gallon drums—gun or knife grade.



MACKLANBURG-DUNCAN CO.

OKLAHOMA CITY 1, OKLAHOMA

Leaders in the Building Specialty Field for 34 years!





\$1,000 Coleman Blend-Air heated

The only heating comfort guarantee your customers can find.

Add summer cooling at any time without costly alteration

The Coleman Comfort Bond builds buyer confidence to sell homes faster. Your buyer knows that there is no gamble when he purchases a Blend-Air heated home. He has a \$1,000.00 guarantee that means "warm home" to him -in every room.

Magic Blenders are the source of Coleman's unusually good results. They deliver greater circulation control, prevent heat from packing uselessly at the ceiling while floors freeze. Every cubic

foot of air is constantly circulated and evenly heated to provide uniform comfort-in every room.

The coupon below, or a post card mailed to us today, will bring you detailed information on Blend-Air costsfor heating or for year-round air conditioning. You'll find this system ideal for low-cost specification housing where quick sales are necessary for profit in building. The Coleman Company, Inc., Dept. 750-2-AB, Wichita 1, Kansas.



NO OTHER SYSTEM OFFERS YOU AND THE OWNER ALL THESE ADVANTAGES



3 COST IS SAVED

with fuel-burning efficiency. In can be saved with Water Miser.



TWICE SUMMER COMFORT

with twice the moisture wrung from hot, wet air by super-cooling beforehand—a Coleman development.



with 31/2-inch air tubes pre-

fabricated to fit any construction. A complete package.



2 SPACE IS SAVED

with compact furnace taking as little as 6 square feet of floor space. Cooling equip ment fits alongside,



OPERATION IS AUTOMATIC

Over-all temperature control by thermostat with control in each room independently.



COOLING COMES LATER

if desired. Pre-engineered to use same system, san tubes, same Magic ders. Low monthly payments.

COMFORT COSTS SO LITTLE WITH



Blend-Ai

Comfort Bond gives your homes a selling edge

OWNERS AND BUILDERS SING THE PRAISES OF THIS DEPENDABLE LOW-COST SYSTEM



4*Far above our expectations—We are very much pleased . . . our home could not be more comfortably heated." Robert Gasson, Owner, Woodland, Calif.



"Satisfaction to our house buyers — I have installed about forty of these units during the past two years." Wayne L. Garceau Co., Builder, Spokane, Wash-



"More reasonable than any other furnace—gives an even heat and is very economical to operate."



"Has done an outstanding job for us—most satisfactory in its performance . . . worked wonderfully well."
Harold Chapman & Son, Builder, Kalamazoo, Mich.



"Count us among your satisfied customers
—We don't have cold floors any more . . . it was
installed with a minimum of mess and confusion."
Dale M. Bronson, Owner, Fremont, Ohio



"A heating marvel—noiseless, economical, dependable and safe . . . permits us to go about the house in summer sport clothing."

Morris G, Becnel, Owner, Ama, La,



"As a contractor I am more than pleased—an excellent heating system... one of the most economical to install."

Edward L. Bolding, Contractor, Tampa, Fla.



"Even heat distribution in every room
—when the warm air floods my home in the early
morning, I know I have the 'modern' heating
system." Milton J. Gale, Owner, Keyport, N. J.



"We install Blend-Air exclusively—in all our ranch type homes. We strive to give the utmost in value in a low-priced home."

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the Magic Blender does the job better

In winter it blends room air with freshly heated furnace air to maintain constant comfort. In summer it blends and recirculates cool air the same way, providing dry mountain-air coolness.

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Street

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AIR CONDITIONING SYSTEM

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SLIDING DOOR LOCK



Outstanding
in design—simplest to
install—and with life-time
performance even under extreme
misalignment... this is the amazing
story of Series 660.
Simple installation... fits standard
2½" and ½" bore. No mortising, Lock
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Bott gives smooth snubbing latch action
and acts as edge pull. Thumb button
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for all doors 1½" to 1½" range.
Interchange of locking and
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makes lock instantly
reversible on job.



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ON THE RECORD and OFF THE RECORD

BUILDERS OF QUALITY homes who use FHA have been complaining about appraisal methods of the Agency.

MINIMUM STANDARDS, they say, have become maximum standards, because there appears to be no way to give credit in appraisals for high grade materials and equipment, and expert workmanship.

AIRING THE MATTER recently to members of our staff, Al Balch asked if *American Builder* could do something about it.

SAID BALCH, "In this era when people in just about all income brackets demand good big automobiles, prime steaks, high price suits of clothes and other quality service and merchandise, they have to settle for 'peanut houses,' because FHA appraisals do not credit better construction and better materials. So, to conform to the appraisals, builders, particularly those in the lowcost field, are often driven to the use of cheaper or cheapest materials."

WE RAISED the question with Norman Mason, FHA Commissioner. You have to get up pretty early to raise a question with Mason that he hasn't already thought about. That's because he took with him to his new job in government many years of successful experience in building and building material handling.

RESULT IS that the question was no more than raised by American Builder's editors when Mason replied that he and his chief appraiser, Del Bowser, were well aware of the condition, and were trying to do something about it.

"FOR INSTANCE," said Mason, "we and just about everybody in this industry know that a certain type of equipment can be purchased that will rust out in two or three years. The builder can pay a few dollars more for other brands, any of which will last for ten or more years. We are setting up to give credit for the ones with ten-year life." MASON WENT on to say that studies are already under way to establish criteria for allowing credit for other construction features.

WE RAISED THE QUESTION of structural lumber, pointing out that it might be too much to expect every FHA inspector to know enough about lumber grading to be able to tell whether a top grade, for which credit had been allowed in an appraisal, actually was being used.

THE QUESTION was not raised to throw cold water on the commissioner's objective, to which we unqualifiedly subscribe, but to learn just exactly what can be done.

NORM MASON has never been one to dodge a problem, however tough it may be. So, while admitting that we had chosen one of the toughest examples in the book to throw at him, he replied that after all FHA did have inspectors, a lot of very good ones. He was not willing to concede that even in this case there is anything insurmountable in setting up rules for appraisal credit and seeing that the conditions of the credit are lived up to.

THE NEW HOUSING law does require a warranty to the effect that construction "substantially conforms to the plans and specifications." Violation of this warranty, particularly where credit has been given for quality materials, could place a builder in a vulnerable spot.

BUT TWO MORE questions were raised. Wouldn't this upgrading of quality in construction through credit in appraisals sometimes place FHA in the awkward position of having to rule between manufacturers of two approximately equal products?

AND COULD an FHA regional office inspect often enough to determine whether quality standards for which appraisal credit had been granted actually were being lived up to? And how can a fixed line be established between "quality" construction for which one builder (Continued on page 56)



Camellia Homes, a 600-house development in suburban Norfolk, Va. Builders and Developers: Julian Rashkind and Martin L. Rosen.

104 Houses Sold in 30 Days

The Camellia Homes project, in suburban Norfolk, offers an outstanding housing value that has had Virginians reaching for their checkbooks. In the first month alone, over 100 of the houses were sold. The project will number 600 dwellings when completed.

Located close to a giant shopping center, a new elementary school and fine bathing beaches, the homes boast features rarely found at the \$12,000 level. They are built to six basic designs, each offering all-brick construction, movable inside walls, hot water base-board heating, fenced-in patio areas — and big picture windows.

As in so many modern homes, these windows are made of *steel*, because only steel has enough strength to permit slender frames and muntins that allow maximum light, visibility and ventilation. And only rugged steel windows can withstand the inevitable rough treatment during shipment, at the job site, and following installation in the finished home.

In addition, you save money two ways with steel windows: (1) they cost less than most other types, and (2) they cost less to install, because they come factory-assembled (with steel casing, if desired) for quick, easy installation. A wide selection of steel windows in all standard types and sizes is available locally. Contact your building supply dealer, or any manufacturer of steel windows.

For many years, manufacturers of fine steel windows have used solid, hot-rolled sections of open-hearth carbon steel produced by Bethlehem Steel Company.

BETHLEHEM STEEL COMPANY, BETHLEHEM, PA.

On the Pacific Coast Bethlehem products are sold by Bethlehem Pacific Coast Steel Corporation. Export Distributor: Bethlehem Steel Export Corporation



SLENDER BUT STRONG . . . The steel framing members of these big ranch windows are slender, yet extremely strong. May be glazed with insulating glass. Available in many stock types and sizes; Bonderized, prime-painted and factory-assembled. See Sweet's File 16b.



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National Homes 1954 RANGER house

Strate-Ray Recess

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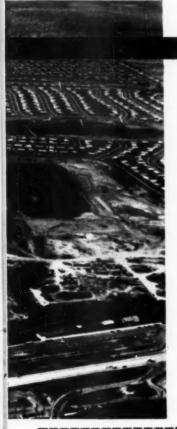
Pryne Infra-Red

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world's largest home builders EXHAUST FANGS



WHY?

rhymes with FINE...and means it!

Why has Levittown, the world's largest developer, selected Frank Kitchen Exhaust Fans exclusively during 1953 and 1954?

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Why were Proper Blo-Fans chosen for the big National Association of Home Builders air conditioning test project at Austin, Texas?

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Why has National Homes, the world's largest prefabricator, selected Fig. Kitchen Exhaust Fans exclusively in 1953 and 1954?

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you, too, can enjoy the sales appeal and economy of Electric Exhaust Ventilators. There is a stocking distributor in your neighborhood. Mail the coupon today for his name and complete information about Products.

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Please send complete information about your products
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Factories: Pomona, California; Keyser, West Virginia; Toronto, Canada, Warehouses: Los Angeles; Sun Francisco; Chicago; Nowark, New Jersey. Stocked by electrical wholesalers everywhere in the U. S. and Canada,



Come on in ... the selling's fine!

Make it easy for folks in your community to find you. Reach them through the buying guide they depend on - the 'yellow pages' of the telephone directory.

Your advertising messages in the 'yellow pages' put important information about your business in homes all over town. In addition to reminding old customers of your name, address and telephone number, they are a sure way for reaching newcomers and telling them about the services you have to offer.

Adequate identification of your business in the 'yellow pages' will help increase sales. Talk it over with your 'yellow pages' representative.

FOR FURTHER INFORMATION CALL YOUR LOCAL TELEPHONE BUSINESS OFFICE



ON THE RECORD and OFF THE RECORD

(Continued from page 52)

has an appraisal credit, and not enough "quality" which limits the appraisal in the case of another builder?

THE ANSWER was that the Agency recognized the existence of these and other problems; that one of the reasons FHA was instituted and has been continued was and is to upgrade quality of construction.

"YES," SAID MASON, "there are serious problems, but they are what you and the rest of the public are paying us to handle. And we are approaching these problems in the best way I know. That is to go to the people involved, the home builders and others, and ask them to advise and help us. In my experience that procedure has never failed."

THE COMMISSIONER made it clear that the problem of upgrading construction through several avenues including appraisal credit was among the top priority jobs in his office. Not the least of the reasons is that with long-term insured mortgages the ability of the mortgagee to meet his payments is in varying degrees dependent on his maintenance costs.

SUB-STANDARD construction and shoddy materials and equipment mean high and mounting maintenance costs.

TO PERMIT either with FHA insurance is to invite defaults and re-sale losses which unfairly tax the public whose money supports the operation of FHA.

TO REALISTICALLY codify appraisal procedure which upgrades quality is to act in the best interests of the home buyer, the taxpayer and the majority of builders who strive to live up to American Builder's oft-repeated and true slogan, "Today, you get more house for your money."

Don't miss American Builder's
January, 1955
NAHB Convention and Exposition Issue
featuring
over 400 new and improved products
of interest to home builders

AMERICAN BUILDER

Now...This New AMF DEWALT Gives You

50% MORE POWER AT NO EXTRA COST

New Model GW-I 10" Saw with FULL 11/2 H. P. Motor

... complete for only

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DELIVERED!

(custom-built 1½ H.P. motor, 10" saw blade, 4 de-

EXTRA PLUS CAPACITY!

New Model GW-1 10" saw cuts 3" deep, 16" wide on 1" stock, 14" wide on 3" stock, rips to center 52" wide panels. Cuts 4" deep with 12" saw, if needed. Big saw capacity for small saw price!

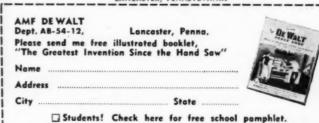
Here's the medium-sized AMF DE WALT you've waited for . . . offers you Big Saw Capacity yet priced so low that every small builder and shop owner can easily afford it. It's unequalled in all round value!

You get 50% more power than other 10" saws PLUS world famous AMF DE WALT accuracy and dependability. This is the finest machine to reduce your job costs and increase profits. Buy it for your next job!

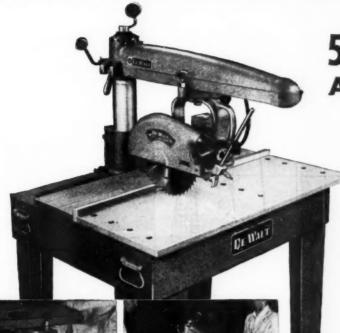
See FREE DEMONSTRATION at your dealer's today. He'll gladly show you many more new features in this new AMF DE WALT. Also, be sure to get our FREE COLORFUL 20-PAGE BOOKLET, "The Greatest Invention Since the Hand Saw." It's full of cost-cutting ideas with AMF DE WALT Power Tools. Write NOW!



LANCASTER, PENNSYLVANIA

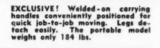


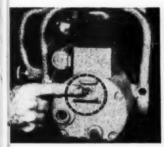
IN CANADA: DE WALT CANADA LTD., GUELPH, ONTARIO





EXCLUSIVE! New, powerful 1½ H.P. single phase AC motor delivers full power direct . . no belts, pulleys, inserts nor gears to fuss with on the job.





EXCLUSIVE! New 1½ H.P. motor has built-in voltage change switch that flicks from 110 to 220 volts . . . no need to change wire leads on the job anymore!

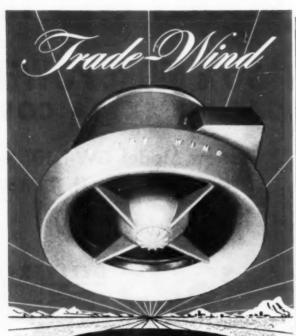




EXCLUSIVE! New 12" saw and guard are available to cut 4" deep when needed . . . you get Big Sow Capacity and features at small saw prices only with AMF DeWolt.



EXCLUSIVE! New Power Safety Brake stops the blade without using sticks or other means . . . most wanted feature for over 30 years (optional extra).



AXIAL FLOW

VENTILATOR



FOR CEILING OR WALL INSTALLATION

Low Price

Oustanding New Styling

Surprising New Quietness

Easiest Installation In Old Or New Construction

> Performance Beats Expensive Units

WHAT IS AXIAL FLOW?

The new low-cost Trade-Wind Axial Flow Ventilator now makes it possible to use either wall or ceiling installation with the same unit. The ventilator can be installed between joists in the ceiling or between studs in the side wall. Note that no elbows are required for vertical discharge.

The Trade-Wind gives you straight-through axial flow plus super-powered suction. And it sells at a low price which makes kitchen ventilation a must even in the most economically designed house. And it's so good looking! Styled by a top industrial designer, the Axial Flow adds a new distinctiveness to every kitchen.

Aerodynamic impellers, shaped like airplane wings, give smooth powerful push to air, almost without noise.

Limited space between hub and tube concentrates straight through pressure drive.

Venturi-shaped tube, "hurrles" the air flow by increasing the velocity.

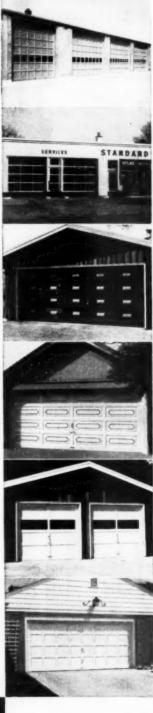


7755 PARAMOUNT BLVD., DEPT. AB. RIVERA, CALIFORNIA



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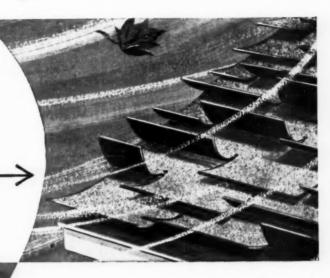
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No more of this



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They hold tight when it blows because they are self-sealing!



The sun's heat seals the tabs automatically because of this strip of special petroleum resin cement on the underside of each shingle.

THIS NEW PATENTED exclusive Johns-Manville Seal-O-Matic shingle is a revolutionary development in asphalt roofing. It provides a roof of traditional shingle design that eliminates fear of wind damage. It has been tested and proved in the high wind areas of the Middle West.

J-M research has developed a special petroleum resin cement with extraordinary bonding qualities. A ribbon of this cement is factory applied on the underside of each strip along the entire butt edge. The sun's heat causes the cement strip to grip the underlying shingle with bulldog tenacity. Every tab is securely cemented. Wind and rain simply can't drive up under the shingles!

Johns-Manville Seal-O-Matic Asphalt Shingles are available in the popular thick butt style in many attractive colors and blends. For complete information write Johns-Manville, Dept. AB, Box 111, New York 16, New York.

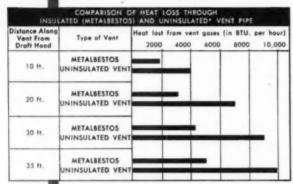


CONCLUSIVE PROOF

that correct gas venting requires an **insulated** vent

PROOF OF LOWER HEAT LOSS

 only an insulated vent conserves maximum vent gas heat to assure more venting power and prevent condensation.

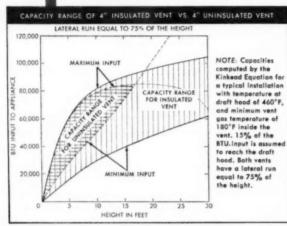


NOTE: Calculations based on 5" vent pipe with a height of 20' and a lateral run of 15'. Appliance input is 125,000 BTU. with 15,000 BTU. per hour assumed to reach the vent at the draft hoad.

*Uninsulated vents are vents such as single-wall sheet metal, cement-asbestos and terra cotta.

PROOF OF BETTER PERFORMANCE

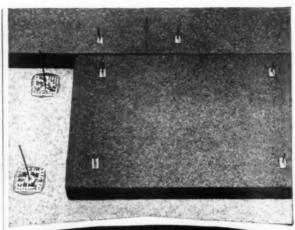
only an insulated vent provides maximum venting capacity.



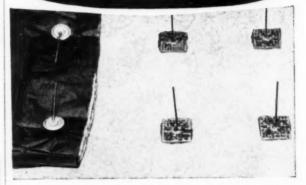
Be sure of safe, correct venting—
specify METALBESTOS—the first and leading doublewall, insulated gas vent pipe.



Stocked by principal Jobbers in major cities. Factory warehouses in Atlanta, Dellas, Philadelphia, Des Maines, Chicago, New Orleans.



How To Anchor Block and Bat Insulation



to brick, tile, cement, steel ... FASTER, EASIER, CHEAPER

GEMCO Insulation Hangers can save you many man-hours and reduce labor costs substantially when applying insulation to brick, tile, cement or steel. No more expensive drilling. No more expensive welding of wires. Quickly and easily fastened with Tuff-Bond* General Purpose Ad-

hesive, Gemco Anchors stay anchored and have ample strength to hold loads in place securely. The spike-type hangers are ideal for either block insulation (used with Speednuts) or bat insulation (used with washers and simply bent over). Pronged hangers are also available for block insulation. Both are used extensively for homes, buildings, air conditioning, refrigeration.

Other Goodloe E. Moore, Incorporated. products: "TUFF-BOND outstanding adhesives; super-strength, waterproof, stick almost anything to anything! TUFF-TRED Safety Stair Nosing for protecting any type stair steps from wear, improving the safety factor, maintaining and restoring stairway beauty.

A few choice distributorships and dealerships are available.

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What about the design of that entryway?

Stimulate your own ideas with this discussion of rights, wrongs and suggested remedies

This design critique, the first of a series, is motivated by a firm conviction that better design leads to better building and a more saleable product.

Design examples, usually dealing with a specific part of the house, will be scrutinized, weighed and discussed for their individual merits. When necessary, constructive criticism will be offered and drawings made showing the suggested changes.

In this first article, entrance design is discussed. Ex-

amples are representative of the three most popular design types—traditional, contemporary and the ranch style, commonly referred to as the "rambler."

One of the big changes in present day planning, particularly as it applies to contemporary styling, is the position given to the entrance. This position generally is in direct contrast to the exalted position that it holds in traditional design. Examples on this and the next three pages will bear this out.



A good example of a recessed entryway . . .

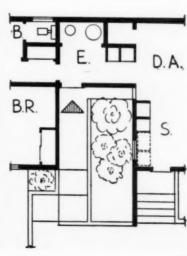
This entranceway, recessed into the rectangular area of the plan, embraces the approach steps and a large planter.

The roof area over the planter is left open to the sky above. The exposed plank and beam construction of the roof is continued as a feature on the inside of the house.

Fixed strip windows occur on the three exposed walls above the door height, with glass rabbeted into the side mullions and the roof planking.

The partial plan below shows the recessed entrance. This is placed in the approximate center of the side wall.

Designed by Harold Bissner, Altadena, California.



DECEMBER 1954

Design Ideas

A two-way approach on a sloping lot . . .

The sloping site made a family entrance possible at the lower level of this house, with the main entrance at the high point of the slope. The lower level entry is shown in the photograph at the left of the garage wall.

The two panels which are placed across the top framing members of the entrance porch are entirely decorative in character, with the under surface painted in contrasting colors. The entrance door and window are entirely subordinate to their surroundings. The open framing of the porch provides depth and interest, which relieves the simplicity of the wall surfaces.

simplicity of the wall surfaces,

The partial plan indicates the relation of the family entryway to the main entrance.

Designed by Harley H. Johnson, Architect, Minneapolis, Minnesota,







Entrance canopy is formed by roof extension . . .

The projecting members of the entrance canopy are an extension of the main roof eave line and fascia. This is an economical type of framing and is used extensively on the rambler type of house.

So often the supporting posts, as in this case, are thin panels of ornamental iron. While they are sufficient in themselves to carry the roof load above, they, nevertheless, give an impression of frailty. This could be corrected by placing 4x4-inch wood posts at the corners, and then attaching an ornamental panel on the sides of each post for decorative purposes.

Designed by the Bartlett Lumber Co., Canton, Ohio



Using the carport as an entrance approach . . .

The contemporary type of house has introduced a new planning concept—approaching the main entrance by way of the carport or garage.

Located on a narrow, sloping lot, this house has its carport at the front and lowest elevation of the lot, with a curved drive leading to the street.

The entrance, on the terrace level and in the center of the main wing of the house, is approached from the carport by a series of steps and a walk. This method is applied to a plan layout that has the living zone facing the street,

Framing the entrance for a two-story house . . .

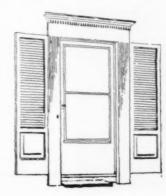


DECEMBER 1954

This typifies the extreme care that was taken in executing the details of the wood frame around the door of this traditionally designed house.

It is regretful, however, that the wood blinds are nailed to the surface of the fluted pilasters, thus covering a portion of frame that should have been left exposed.

The sketch below shows the blinds hinged at the outside edges of the pilasters. These blinds are increased in width so that they can be closed like doors to cover the entire opening, including the pilasters, It is also suggested that the blinds be painted white to conform to the frame,



Design Ideas

The bay window completes the setting . . .

This entranceway, which includes the wide sidelight, door and platform, is placed on the sidewall of the house adjoining a projecting bay.

While the entrance detail is simple in its treatment, it tends to absorb some of the character of the bay, and in this way can be considered as part of the entrance ensemble.

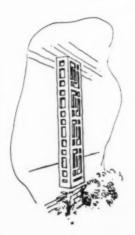
But here is an example of a screen door getting an undue amount of architectural preference. The structural beauty of the solid slab door and its attractive hardware appointments are completely overshadowed by the cast iron scroll work applied to the panel of the screen door.

It is suggested that horizontal members on a line and the same size as those shown in the sidelight be made a part of the screen door design. The top and bottom rails and side stiles should be reduced in width to an absolute minimum. To compensate for the reduced width, the screen door should be increased in thickness.





Center decorative posts are too skimpy for massive overhang . . .



Particularly good for the rambler type of house with large unbroken wall surfaces, the entrance porch can help break up these surfaces into effective units.

In this example, an interesting fret design is used for the corner post, and the three intermediate posts. However, these single face posts, especially the two center posts, give little impression of strength. This is especially noticeable because of the heavy roof overhang.

The sktech at left shows a partial return on both sides of the face member. This helps to give an effect of greater stability to the intermediate units.

Designed by Dan W. Higgins, Tulsa, Oklahoma.

For a practical kitchen with a million dollar look



The points of the stars are made simply by slicing a tile diagonally. Scafoam White complements Mid-Ocean Blue, and both are carried right up the wall. Countertops: Pembroke Yellow,

specify Dermuda Hues in Gold Seal VinylTile

Give prospective house buyers luxury and efficiency plus an illusion of extra space—design your kitchens around low cost Gold Seal VinylTile in soft, lovely Bermuda Hues. A modern miracle, Gold Seal VinylTile gives you an impressive list

of selling points. It resists everything from dirt to acids and alkalis...won't pit or scar under grease. It's easy to clean and keep clean...long wearing...resilient, quiet, comfortable under foot. Gold Seal VinylTile in Bermuda Hues (harmonized for floors, walls and counter tops) turns an ordinary kitchen into a showpiece. Approved for on-grade installation even over radiant heat. Standard gauge, 9" x 9" tiles. For samples and technical information write: Architects' Service Department.



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Satisfaction guaranteed or your money back. Your Gold Seal dealer is listed under "Lino-leum" in your classified phone book. CONGOLEUM-NAIRN INC., Kearny, N. J.

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AMERICAN BUILDER Blueprint House



ECONOMICAL to build

BUILDER: Johnson Construction Company, Winona, Minnesota ARCHITECT: Harley Johnson, Minneapolis, Minnesota

SQUARE FOOT AREAS: House, first floor,	Porches	
full area	920	
House, second floor,		Cost pe
(2/3 of area)	492	
Garage, (2/3 of area)	194	

Porch	nes.	(1/2 of	area)	141
Base	men	1. (1/2	of are	a) 460
		To	otal	2197
Cost	per	square	foot .	\$10.90

For computation purposes, second floor and basement of house gatage and porches are traductors so that their cost per square tool will be in terms with the first floor of house



Luxury features on the inside of the house, such as redwood paneled walls in the living room, are made possible with dollars saved on the outside

because it has . . .

a rectangular perimeter
simple planning
variations without added cost

This is a house that is easy to build. By making the basic house two stories high and rectangular in shape, simplified planning and construction result in sound economies,

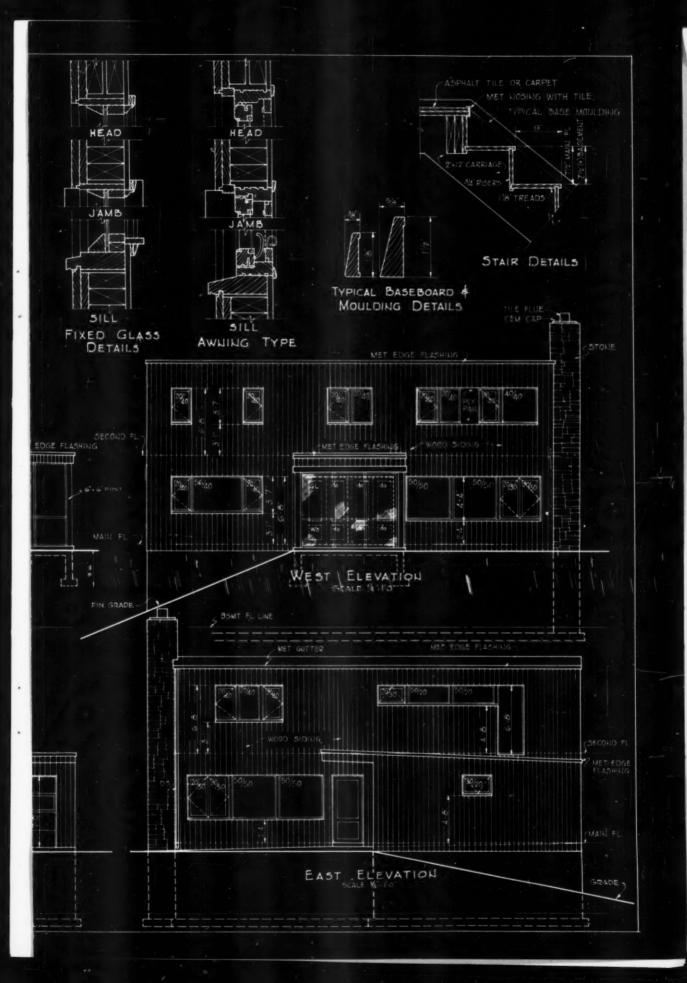
It also is easy to vary. A number of completely different arrangements, both in plan and elevation, can be attained by changing the position of the attached onestory units and orienting the basic core of the house to meet site requirements. Four possible variations are shown in sketch form on page 71.

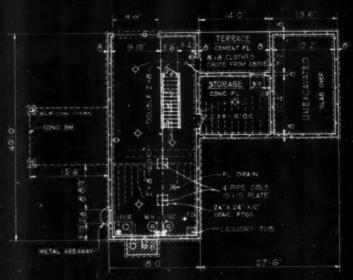
Because of its unembellished and straightforward appearance, each side or end of the two-story basic house can be considered as a potential front. The one-story units, which include porch, garage and study either separately or in varying combinations, can be placed on both sides to give architectural balance to the main structure. These, however, can be shifted a reasonable distance without changing the walls of the basic two-story unit or the fenestration of the windows and doors.

The framing of the exterior walls is balloon type. Studs are one length from sill to room plate and are cut to a pattern on the ground to conform to the slope of (Continued on page 71)

VARIATIONS OF PLAN APPEAR PAGE 71

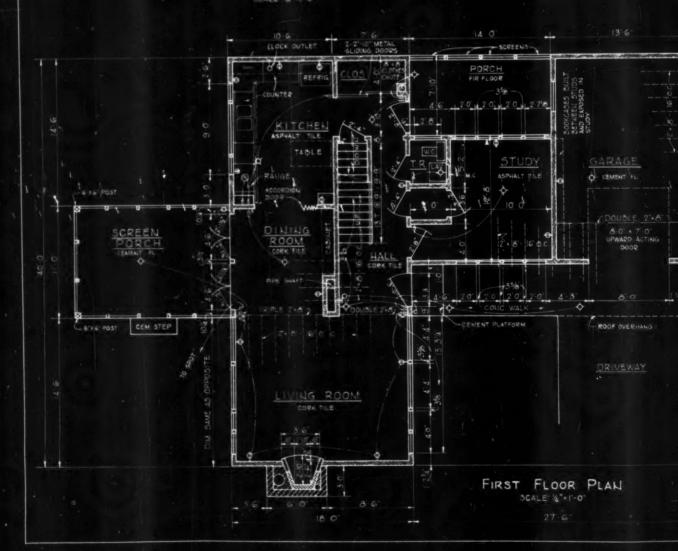
AMERICAN BUILDER

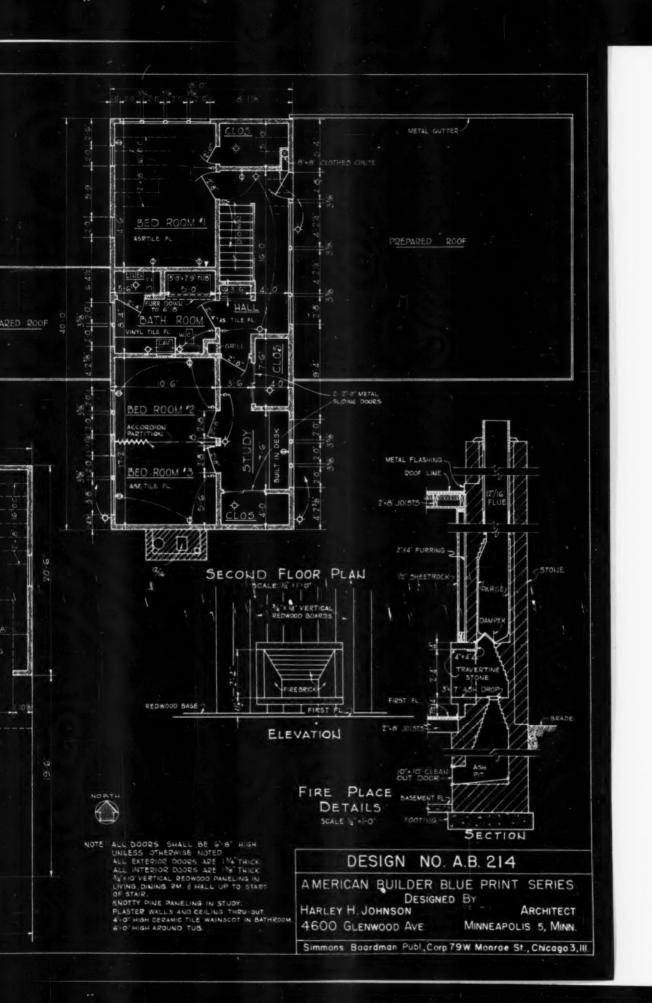


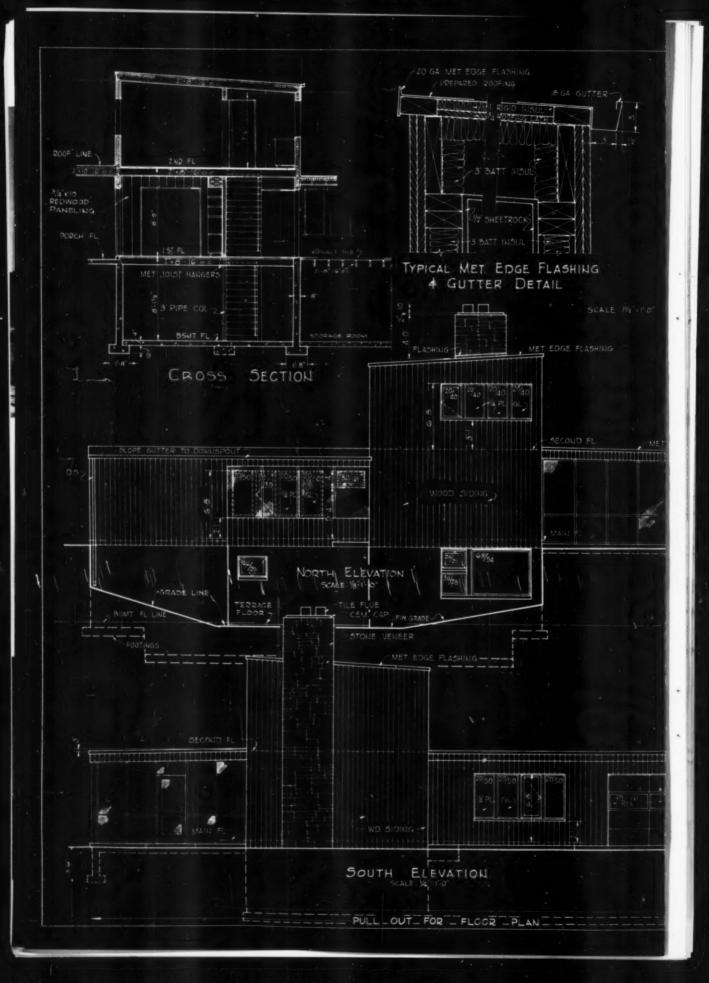


PREPARED

BASEMENT PLAN





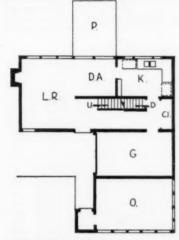


Easy to vary without additional cost

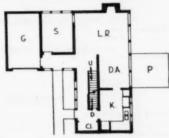












VARIATION NO. 1

One-car garage next to the house is adjoined by an office with its own entrance and vestibule. Entrances to house and office have overhead cover by extending roof from outside edge of the vestibule along entire front of office and garage

VARIATION NO. 2

House is oriented so that entrance side faces street. A two-car garage is located to the right of the entrance door, and the roof of the garage extends to form a canopy over the door. Overhang is supported by three-inch diameter column at corner

VARIATION NO. 3

House is reversed with kitchen turned to the street front. The study is placed alongside the house, with enclosed porch to the rear and a one-car garage adjoining. Entrance to enclosed porch provides direct access to study, garage and house

(Continued from page 66)

to a pattern on the ground to conform to the slope of the roof. The second floor framing rests on 1x4inch ribbons set into the studs.

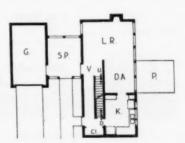
Further economy is achieved by omitting the outside window casings. The redwood facing comes to within ½ inch of the window head and jamb. The frame is cut back to the sheathing to make room for the redwood. The sill member, however, projects to form a drip.

There is no attempt to cover up or change the structural character of this house. Instead, this phase of the design is emphasized by the use of vertical redwood boards on all the walls. This is capped with a metal gravel stop on three sides and a gutter on the low side of the slightly pitched built-up roof.

BRAND NAME PRODUCTS USED

American ceramic tile Celotex insulation Corbin cabinet hardware Dodge Co. cork tile Formica counters Johns-Manville built-up roof Kimsul sidewall insulation Kohler plumbing fixtures Libby-Owens-Ford glass **Luminal** paints Minneapolis-Honeywell controls Modernfold doors Overhead garage door Pella windows Sisalcraft vapor barrier Tile-tex tile Timken warm air furnace Trade-Wind exhaust fan U.S.G. Sheetrock Winong Travertine stone Woodlife preservative





VARIATION NO. 4

House is reversed with living room to the rear. A screened breezeway located at the entrance door separates the house and garage. The garage can be either one- or two-car capacity

For information about complete one-quarter inch working plans of this house write American Builder Home Plans Service, 79 W. Monroe St., Chicago 3, III.

Quantity list of materials for Blueprint House on next page

Quantity List of Materials

For American Builder Blueprint House No. 214

Harley H. Johnson, Architect

nancy n. som	Son, Artimeti
General Information	Special interior millwork
	Stairs 1 — 14 risers 1st floor to 2nd floor
House — Type	Bookcase in 1st floor study
Cube	Built-in desk in 2nd floor study Bathroom case
Average height taken for cube was 27 and 18 feet	Kitchen cabinets
Garage — Area	Dining-room cabinets
Cube 2,760 cu. ft.	
Average height taken for cube was 10 feet	
Porch — Area 282 sq. ft.	Carpentry
Terrace — Area	Beams and girders 2 — 6"x6" — 8'0"
	1 — 6"x8" — 12'0"
	Foundation plates
Excavating	Joists
Trench for foundation	$\frac{12-2 \times 6}{30-2 \times 8''-16'0''}$
Chimney and column footings	48 — 2"x8" — 18'0"
Excavation for basement	Bridging 400 lin. ft. 1"x3"
can vary with natural slope of ground	Studding and plates
	$30 - 2^{"}x 4^{"} - 10^{'}0^{"}$
	22 - 2"x 4" - 16'0"
Cement Work	24 — 2"x 4" — 12'0"
Cement Work	190 — 2"x 4" — 8'0"
Foundations	Ceiling joist* and roof rafters
Concrete Work	$10 - 2 \times 8 - 140$ $10 - 2 \times 10^{\circ} - 16'0^{\circ}$
Thickness 4 in.	32 — 2"x 8" — 18'0"
Sidewalks	12 — 2"x 8" — 26'0"
Anchor Bolts	Framing lintels 2 — 2"x 8" — 10'0"
waterproofing	2 — 2"x10" — 12'0"
	8 — 2"x10" — 10'0"
	2 — 2"×12" — 14'0"
Masonry	2 — 2"x 8" — 16'0"
Type stone	2 — 2"x 6" — 8'0" Subfloor
Walls 180 sq. ft. stone on chimney	Roof sheathing
Chimney masonry and ashpit—160 cu. ft.	Side wall sheathing
Flue Lining	Side wall materials
56' — 8" dia.	Carpenter stairs
Cap cement	12 — 2"x10" — 3'0"
Fireplace	To basement
Throat and damper	*Note: Joist hangers required for all basement joists.
Lintels	Flooring — Softwood 1,600 sq. ft.
miscendineous Iravernine sione irim and nearin irrepiace	Area to be covered by asphalt tile and cork tile.
	Exterior Material — Soffits 140 sq. ft. 3/8" plywood Porches 400 sq. ft. 3/8" plywood
	Insulation — roof insulation 1,600 sq. ft. 1"
Iron Work	batt insulation 2,850 sq. ft. 3"
Lally columns 2 — 4" pipe columns	
pipe colonins	
	Sheet Metal
*****	Gutters 80'0"
Millwork	Downspouts
Windows — Type casement, fixed and awning	Flashing
Windows glazed including trim 16 — 1 It. 20/40	Miscellaneous 162 lin. ft. metal edge flashing
12 - 1 11. 20/50	8"x8" clothes chute
1 — 1 lt. 30/16	
2 — 1 11. 26/20	Roofing
1 — 1 lt. 30/28	Type prepared roofing
1 — 1 lt. 68/54	Area 16.4 squares
1 — 1 lt. 56/40	
4 — 1 lt. 50/50 1 — 1 lt. 40/40	Interior Walls
3 — 1 11. 30/20	
2 - 1 lt. 50/20	Area to be covered
• Exterior doors 1 — 3'0" x6'8"	Nothing included for garage.
13 — 2'8" x6'8"	
4 — 2'1 ½"x6'8"	 This quantity list will be subject to variation depending on the
Garage door — upward acting 8'0"x7'0"	common practices in various sections and municipalities of the country,
Interior doors — including jamb and trim 1 — 2'0"x6'8"	the techniques of individual builders, the types of materials available
7 — 2'4"x6'8"	locally and cost factors. The list published here is a suggested one,
5 — 2'8"x6'8" Special interior doors 2 accordion doors	complete enough so that it can be used in arriving at a reasonably accurate estimate of the quantities and cost of materials that will be
additional doors	become estimote of the qualities and cost of materials that will be

 This quantity list will be subject to variation depending on the common practices in various sections and municipalities of the country, the techniques of individual builders, the types of materials available locally and cost factors. The list published here is a suggested one, complete enough so that it can be used in arriving at a reasonably accurate estimate of the quantities and cost of materials that will be required to complete the structure. It was prepared by experts at the Edward Hines Lumber Co., Chicago.

Try these rules for planning a small subdivision

- 1. Select proper land
- 2. Curve the streets
- 3. Stagger the setbacks
- 4. Vary design

- 5. Landscape each lot
- 6. Color-style the houses
- 7. Provide recreation spots
- 8. Make extras available



Achieve this happy mean between . . .



... peas-in-a-pod ...



... hodge-podge

When developer-builder Don C. Maxon purchased a rectangular thirty acres near his base of operations in Barrington, Illinois, the choice was dictated by the adaptability of the land to the eight rules he applies for the development of his subdivisions.

The end result sought by Maxon is a harmonious grouping of varying house designs and sizes. Varying the size of the houses by as much as 1,000 square feet is a departure from the usual rule calling for houses of ap-

proximately the same floor area in a given tract.

Maxon, whose building experience embraces luxury homes, low-cost, conventionally built houses and commercial structures, maintains that variation in size, as well as design, is an aid in creating a harmonious ensemble, and that interspersing people of different income brackets in the same development is no deterrent to sales.

All of the houses in this subdivision were prefabri-

Planning a small subdivision

All of the houses in this subdivision were prefabricated by National Homes Corporation. Maxon says that his cost experience proves that prefabricated houses offer him maximum desirable variation in design at minimum cost.

By "desirable variation" Maxon means an intangible line between what he calls "stratification," or a peas-ina-pod look, and "disharmony," a hopeless hodge-podge of clashing designs.

To reach this "harmony" line, which Maxon evidently does, since he was a recent winner of Parent's Magazine's award for subdivision planning, this builder applies each of the rules he has set up as guideposts.

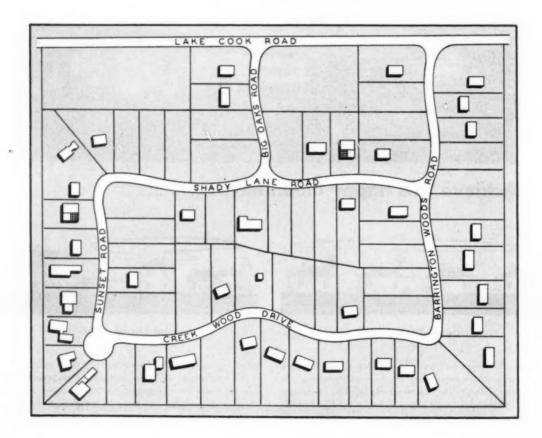
Another of Maxon's departures from the general rule

applying to land, is the matter of proximity to schools, shopping facilities, churches and inter-urban transportation. He seeks land that is not close to any of these. This is on the premise that the almost universal ownership of private automobiles has changed the concept of "close in." Prior to the automobile age "close in" meant easy walking distance. Today, insists Maxon, it means anything up to but not more than five miles, and to get in too close defeats the privacy lure of attractive subdivision living.

Following are illustrations and descriptions of the manner in which Maxon applies his eight simple criteria governing everything from land acquisition to the finished development.

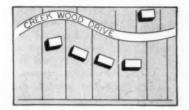
1 - Select proper land

Most important consideration for economical operation in the production of an attractive, salable result is the land itself. Maxon prefers high, rolling wooded land, and, if possible, affording a view of water. High, rolling terrain reduces or eliminates the drainage problem. Of equal importance, it reduces or eliminates expensive grading to produce varying lot elevations, a desirable feature in the Maxon scheme. "And, of course," cautions the builder, "get the tract far enough from commercial and institutional buildings so that these do not infringe on the privacy of the development, but not too far for quick automobile trips."



2 - Curve the streets

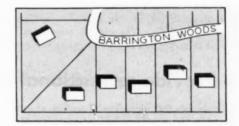
Placement of the roadways, and the use of curves and cul de sacs are most important considerations of subdividing, says Maxon. The thirty acres Maxon purchased for this subdivision had been plotted on a gridiron pattern. Note that without rerouting any of the perimeter or interior roadways, Maxon simply added some curves and relieved the angular appearance of the plot. Houses are all placed tangential to the curves, thus providing a broken pattern that still retains geometric balance.





3 - Stagger the setbacks

Shape and size of the lots make possible a variation in setback distances from the roadway of 20 to 70 feet. This gives the builder ample latitude for relief of undesirable parallelism in front elevations.



4 - Vary design

Variation in design is an accepted principle in most subdivisions. Maxon, like most builders, achieves this with different roof pitches, roof colors, exterior materials, and styles of architecture.

Note, however, that Maxon varies the sizes of his houses by as much as 1,000 square feet in the same subdivision. This departure from accepted practice is a Maxon rule, based on his conviction that stratification of economic groups produces a stratified appearance in the subdivision.



CONTINUED ON NEXT PAGE

5 - Landscape each lot



Maxon deems foundation planting to be a must as assurance that shrubs will be placed where they should be. His experience is that most home buyers have little if any experience in planting. Left to their own devices they more often than not plant too thinly or too densely. Results are disappointing, and often tend to detract from the appearance of the entire community. This is especially true if the subdivision is treeless or only sparsely wooded. Foundation planting is a new Maxon rule, but one that will be followed in all future developments.

6 - Color-style the houses

Color styling is the frosting on the cake, according to Maxon. Unless the builder retains complete control of exterior color all of his plans up to that point are in danger of going for naught. Maxon uses three paint colors for each house. These are a base color, a trim color and an accent color. They are varied to accent the

previous variations in design, size and location of the houses. The buyer must accept the colors prescribed by the builder. Maxon finds that when the buyer is sold on the fact that the appearance of the neighborhood is more important than the color of any individual house, there is little resistance.

7 - Provide recreational spots

Maxon insists that regardless of the size of a development, the builder should provide a maximum of recreational facilities. The more of them the easier the houses are to sell. Within the limits of the physical possibilities and the money available, Maxon thinks in terms of baseball and football fields, play areas, picnic spots, a community center, facilities for stabling and riding horses, swimming, tennis, golf, skiing and bowling. Any or all of these lend appeal to the prospective purchaser.

8 - Make extras available

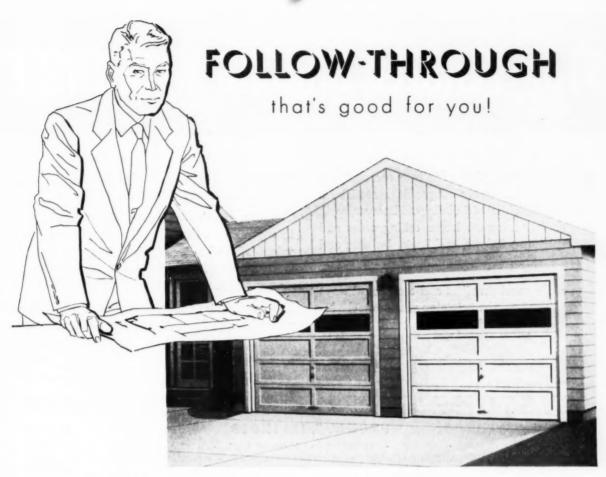


The extra in this prefabricated house is brick veneer, providing a variation in exterior styling



The extra in these two houses is the fireplace. Note that each is styled to conform to the house design

Other extras available to buyers of these houses are breezeways, garages and screened porches



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We think that's the kind of man you like to do business with. So remember—on your next job call your RO-WAY Distributor for "follow-through" that's good for you.

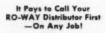


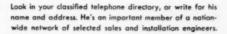


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2d 11e 3d

Notice how easily Keymesh is lathed to the ceiling. Joints are lapped two inches. Engineered for true, solid corners, Keybead, goes up easily—is easy to plaster.

Lathers easily strip joints and corners with preformed Keycorner.







3 KEYS TO STRONGER PLASTER

1. KEYMESH

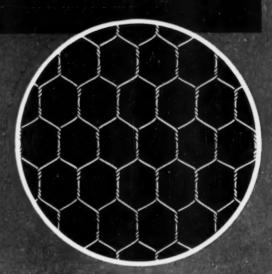
Keystone's woven wire galvanized reinforcing lath—applied directly over the gypsum or insulating lath on the entire ceiling. This network of multidirectional reinforcing increases the strength of ceilings. It assures a uniform thickness of plaster and guards against cracks. Where ceiling radiant heat is installed, Keymesh accelerates uniform heat distribution as well as reinforcing the plaster.



Keystone's woven wire galvanized reinforcing lath with the precision-formed bead—applied at all outside corners. The open mesh of Keybead wings permits plaster to completely embed the steel wires, adding strength. Full, solid corners result. Keybead is available in standard lengths; is easy to splice when required.

3. KEYCORNER

Keystone's preformed-for-corners, convenient width, woven wire galvanized reinforcing lath—applied at corners, joints and ceiling-wall junctures. It fits snugly in corners when you flex it. It lies flat, too, for stripping wherever required. It has the same multidirectional reinforcing as Keymesh for maximum crack resistance. It doesn't rust . . . and eliminates waste.









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Two-ton models, for example, are equipped with heavier axle shafts. All models have newly designed clutches and stronger frames. The best part of it is that, throughout their longer life, you spend less for their upkeep. For complete details about the model you need, see your Chevrolet dealer. He'll tell you whatever you want to know, then give you the best news of all: Chevrolet trucks are priced lower than all other lines! . . . Chevrolet Division of General Motors, Detroit 2, Michigan.

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*Optional at extra cost, Ride Control Seat is available on all cabs of 1/2- and 2-ton models, standard cabs only in other models, 'lobmaster 261' engine available on 2-ton models, truck Hydra-Matic transmission on 1/2-, 1/4- and 1-ton models.



How Ceco
installation methods
saved up to \$10.50 per
window opening

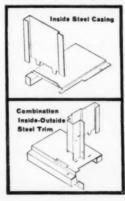
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Builders everywhere can save from \$4.50 to \$10.50 per opening on labor and materials, depending on local wage rates and installation conditions. So on your next job, for profit's sake and customer satisfaction, use Ceco Steel Casements. Write for free literature on installation and moneysaving ideas.

Typical corner assembly details



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PRODUCT NEWS from AMERICAN-Standard

A review of products in the news and important features worth remembering







AMERICAN-STANDARD LAVATORY-DRESSING TABLES

Ready-built American-Standard lavatory-dressing tables are now re-designed for greater beauty and for wider latitude in bathroom and powder room planning. They have new design counter tops of durable, decorative Micarta and are available in a wide choice of cabinet sizes and lavatory arrangements. There are straight front models and kneehole models . . . units for either right or left hand placement . . . single cabinet, single lavatory models . . . twin lavatory models. In short, there's a unit to fit any space, and color combinations to fit any decorative scheme. The new and improved line includes the Dresslyn with its deluxe vitreous china lavatory, the Merrilyn with vitreous china lavatory, and the Highlyn with enameled cast iron lavatory.

AMERICAN-STANDARD CONVERTIBLE KITCHEN CABINETS

American-Standard kitchen cabinets are the only kitchen cabinets that offer your customers more usable storage space by having shelf and drawer arrangements that can be changed at any time to meet new storage demands. The position of adjustable sliding shelves or drawers may be changed in any undersink or base cabinet even after installation. Each sliding shelf, shallow or deep concealed drawer can be located at any of four levels. Deluxe exposed drawers can replace doors. Wall cabinet shelves are adjustable on one inch centers. American-Standard kitchen cabinets are solidly constructed of heavy gauge steel, bonderized for long life and smoothly finished in glossy white enamel.

For further information on American-Standard products see Sweet's Light Construction File.

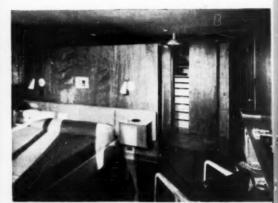
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HOW MUCH MORE COULD YOU GET? Weldwood birch paneling in a bedroom adds sales appeal, yet an 8' x 12' wall area costs only about \$41.



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How much more could you get for your homes if they had beautiful wood-paneled walls like you see here? The best way to find out is to install Weldwood paneling in a model house. You'll see for yourself what so many builders have already happily discovered.

Weldwood real wood paneling has a natural grown-in beauty that speaks for itself...gives a house the type of sales appeal that commands a better price! Best of all, the installed cost of beautiful Weldwood paneling is amazingly low in comparison with its high sales appeal value!

NEW REGULATIONS MAKE BETTER VALUE EASIER TO BUY. Lower down payment requirements and smaller monthly mortgage payments on higher priced homes now make it easier than ever for you to build in better value with Weldwood paneling. Better value almost always finds a buyer willing to pay a better price! New regulations make more prospects able to do so!

THERE'S PRE-FINISHED PLANKWELD® TOO! Made-to-order for the builder working against time. Plankweld eliminates the time and expense of on-the-job finishing. 16½" wide x 8' high Plankweld panels can be installed in a matter of a few hours on any dry wall or directly to studs or furring. Special metal clips included with each package of Plankweld hide nails. *Installed costs* are usually little more than for walls using conventional wall covering materials.

CHECK WITH YOUR LUMBER DEALER. See guaranteed for the life of the home Weldwood paneling at your lumber dealer's today! See the complete Weldwood line, including Stay-Strate® Doors and superior Douglas Fir Weldwood at any of the 73 United States Plywood or U.S.-Mengel Plywoods distributing units in principal cities, or mail coupon.



HOW MUCH MORE COULD YOU GET? Plankweld in a variety of prefinished wood faces has a beauty all its own. Yet, an 8' x 12' wall area ranges from only about \$53 to \$66.



BIRCH PANELED KITCHEN WALLS AND CABINETS. Weldwood hardwood plywood is a natural for kitchen cabinet construction. Cheerful working space like this makes a sure hit with the lady of the house.



STRIATED EXTERIOR WELDTEX®. Project house or mansion, Weldtex gives the outside of the house that away-from-the-ordinary "look" that brings a better price.



novoply² Sliding door units. Save space, will not warp, cost so little.



STAY-STRATE* DOORS. Guaranteed for the life of the installation.



This Weldwood Guarantee display plaque in genuine walnut, 1134" x 732", is available free to builders featuring Weldwood paneling. Ideal for model homes.



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World's Largest Plywood Organization
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In Canada, Weldwood Plywood Ltd., Montreal and Toronto

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55 West 44th Street, New York 36, N.Y. AB-12-54 FREE: Please send me 24-page Contractors and Builders Book chock-full of Weldwood data and specifications, plus low-cost ideas that will help me get a better price for my homes.

Address

City......State.....



1 2

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ALL HOMES ARCHITECTURALLY DESIGNED BY ...

INTERNATIONAL HOMES, INC.

HOW TO GET

ALL MODEL HOMES Furnished by:

OPEN Model Homes:

STARTING SATURDAY, SEPT. 25 - 2 to 9 P. M. SUNDAY, SEPT. 26-2'TO 9 P. M. MONDAY Thru FRIDAY-10 A. M. to 9 P. M.

ayments

Space Saver

SALES PRICE \$12,300.00 220 DOWN PAYMENT TO VETERANS \$ 650.00 MODEL DOWN PAYMENT TO OTHERS\$1300.00 ALL CLOSING COSTS INCLUDED-NOTHING MORE to PAY

SALES PRICE \$13,400.00 230 DOWN PAYMENT TO VETERANS \$ 750.00

MODEL DOWN PAYMENT TO OTHERS \$1400.00 ALL CLOSING COSTS INCLUDED-NOTHING MORE to PAY MONTHLY PAYMENTS TO VETERANS\$79.50

MONTHLY PAYMENTS TO OTHERS 581.30 Features:

- . IMPROVED LOT FRONTAGES including sidewalk, curb, paved streets, city
- . MANY MODELS TO CHOOSE FROM: 2 and 3 bedrooms

• MARY MUDIES TO CHOUGE Frigidaire Washer and Dryer, Wastemaster Food Waste Disposer, Hollywood Flish Doors, Sliding Closel Doors, Copper Flumbing, Automatic Waster Heater, beautifully Pointed Walls and Ceilings, Aluminum Sliding Windows, Thermopone Picture Window, Kitchen Eshaust Fan, Storm Doors, front & reor, Gas Furnace with Radiol Perimeter Heat, spacious closels and outside storage space. Titled walls in both with shower over rule.

 ROOM FOR EXPANSION-permanent stairway to readily expandable second floor. Two additional bedrooms can be added at later date at very little cost. CONVENIENT to Transportation, Shopping and adjaining modern public schools.

We would like to thank the following contracting firms for their cooperation. * Faglia Construction Co. * White Flumbing Co. Concrete and Block Work Plumbing

wirely Controllering Firems For Twest Competentions.

8 by Fornois Committee System Competentions.

8 by Fornois Committee System Committee Commit Community Electric Co. * Zoccharies Bros.

Each Home Equipped With The New Imperial See the *Imperial*



Newly Styled Automatic

New Filtra-matic Electric

WASHER

11:17:1

WHIMS REFRIGERATION SERVICE 3284 WEST 117th PHONE CL. 1-7571 AUTHORIZED FRIGIDAIRE SERVICE DEALER

The Internationa



97 HOMES IN BEREA, OHIO IN ONE WEEKEND

A SIMILAR ADVERTISEMENT SOLD

43 HOMES IN COLUMBUS, OHIO IN TWO DAYS

HOW DID THEY DO IT?

- By building International Homes—a high quality product at reasonable prices.
- 2 By training sales and erection crews especially on International Homes to keep down overhead costs and make erection more efficient.
- 3 By planning complete development well ahead of construction to allow time for financing and land development. International Homes arranges construction financing for all dealers.
- 4 By planning developments to suit local markets and demands.
- 5 By obtaining attractive mortgages requiring only minimum down payments on all homes. INTERNATIONAL HOMES HAS A COMPLETE FINANCING PROGRAM. IT IS AVAILABLE TO ALL DEALERS.

INTERNATIONAL HOMES can give prompt delivery by its own fleet of trucks to this area



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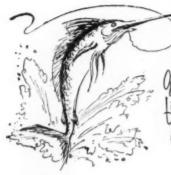


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30

ational Association

Saver is easily Expandable



Good Jishing: Amigos

Winners of the 1954

Region



LOUIS BECKENSTEIN West Hartford, Conn.

Region 2



FRED P. DEBLASE Rochester, New York

Region 3



LEON N. WEINER Wilmington, Delaware

Region 4



HENRY J. ROLFS Washington, D.C.

Region 5



Charles C. Lucas Charlotte, N. C.

Region 6



VINCENT J. DEMEO Miami Shores, Florida

Region 7



Fred C. Garling, Jr. Dearborn, Michigan

Region 8



BRUCE S. BLIETZ Wilmette, Illinois

Region 9



JAMES H. FURNEY Minneapolis, Minn.

Region 10



RICHARD MOSELEY Kansas City, Missouri

Region 11



N. O. SIMMONS Corpus Christi, Texas

Region 12



MELVIN H. JENSEN Salt Lake City, Utah

Region 13



MARCUS C. BOGUE, JR. Denver, Colorado

Region 14



DONALD MACGILLVRAY Spokane, Washington

Region 15



JOHN P. BOSWELL S. Pasadena, California

Region 16



STAN. TREZEVANT, JR. Memphis, Tennessee

Region 17



L. P. SMITH New Orleans, Louisiana

Region 18



DALE J. BELLAMAH Albuquerque, N. M.

Region 19



CHRIS FINSON San Mateo, California

Region 20



JOSEPH SCULLIN Yardsville Heights, N. J.

Trade-in and New-Conditioning Contest Winners



Leland G. Lee, Jr. Dallas, Texas



ALLEN K. DAVIDHEISER Pottstown, Pa.



JOHN R. WORTHMAN Fort Wayne, Ind.



ALBERT BALCH Seattle, Washington



IRVING ROSE Detroit, Michigan

NAHB Acquille Derby

20 regional, 5 trade-in and new-conditioning contest winners leave for expense-paid fisherman's holiday at Mexican resort

All hail the winners!

The best entries in the 1954 NAHB Acapulco Derby have been selected.

Judges, chosen by your national NAHB Board of Directors, were Edward G. Gavin, editor, American Builder; James M. Lang, chief of staff, Practical Builder; and James Holten, real estate editor, New York World Telegram.

They've picked the top twenty regional winners—and the five who excelled in the Trade-in and New-Conditioning Contest. They're all pictured at left.

The twenty-five top winners are enjoying a free Acapulco holiday for promoting, publicizing and encouraging prospects to visit a model home during National Home Week. Or for doing a top job in developing and merchandising a home trade-in plan.

Prize winners will be honored at the Honeywell booth in Chicago's Sherman hotel during the annual NAHB convention and exposition, January 16-20.

And below you'll find a list of winners of local association awards. Winners of local association awards were chosen by judges appointed by local association executive officers.

The contest was conducted by NAHB and sponsored by Honeywell, leader in the field of automatic home heating controls—including Electronic Moduflow and Zone Control—to help maintain and promote the continued prosperity of the home building industry.





Charles W. Anderson, St. Louis, Mo. John L. Bellinger, Syracuse, N.Y. Truett A. Bishop, Dallas, Texas Ralph Bodek, Philadelphia, Pa. Dan Bodily, Niles, Calif. A. Bonner, Charles City, Iousa J. W. Brosius, Frederick, Md. Juseph F. Carabin, Cincinnati, Ohio Clair-Mel Bldrs., Inc., Tampa, Fla. Joe Don Denton, Waco, Texas Mario P. Docculo, Baltimore, Md. A. C. Dobrmann, Sionx City, Iousa C. Stuart Duggins, Richmond, Va. Yale Epstein, Tucson, Ariz.

Edward Feller, Madison, Wisconsin Roland Ferland, Pautucket, R.I. Louis A. Frick, Muncie, Ind. Sidney A. Friedman, Albany, N.Y. Paul J. Fuller, Toledo, Obio Donald H. Ganser, Milwankee, Wis. R. C. Goodwin, Haddonfield, N.J. J. B. Haverstick, Dayton, Obio Louis J. Hirscb, Long Island, N.Y. S. M. Huffman, Charleston, W. Va. G. J. Hugbet, Greenville, S.C. I. A. Jacobson, Tulsa, Okla. J. W. Johnston, Oklaboma City, Okla. George A. Knerr, Buffalo, N.Y. Hugh Knoell, Phoenix, Ariz.

P. L. Krutschnitt, Cleveland, Obio Albert L. LaPierre, Edmonds, Wash. Kermit L. Lincoln, Lafayette, Calif. Walde Lupe, Schenectady, N.Y. Wallace Lee Mayfield, Austin, Texas Clinton R. Miller, Alron, Obio Edward P. Miller, Tacoma, Wash. George M. Pardee, Los Angeles, Calif. L. J. Platt, Canton, Obio Kelton O. Potter, Bellingham, Mass. Harry J. Quinn, Chicago, Ill. Clem J. Rice, Lorain, Obio Frank Roberson, Fresno, Calif. Rupert L. Rumpf, Jr., Orlando, Fla. Rupert L. Rumpf, Jr., Orlando, Fla.

Sampson Brothers, Pittsburgh, Pa. Robert Schmertz, Lakewood, N.J. Joseph O. Shaffer, Jacksonville, Fla. Ralph L. Shirmeyer, Fort Wayne, Ind. H. M. Sloan, Colorado Springs, Colo, H. Dean Spratlin, Sandy Springs, Ga. J. Mack Stewart, Columbus, Obio Paul E. Teachworth, Houston, Texas Don Tender, Granada Hills, Calif. Ernest Terlizzo, Springdale, Conn. Edward N. Tilsen, St. Paul, Minn, Lionel J. Tilson, San Jose, Calif. G. C. Townsend, Kalamazoo, Mich. Frank W. White, Portland, Ore. Raymond M. Wright, Columbus, Ga. Allan L. Wulfeck, Brownsburg, Ind.



Honeywell



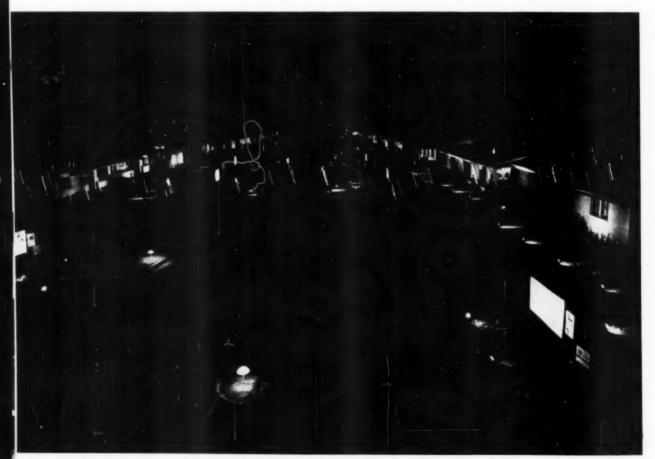
First in Controls

112 OFFICES ACROSS THE NATION More than anything else, this year's NATIONAL HOME WEEK typifies—



This is Memphis Builder Harold Fisher representing the spirit behind National Home Week—cooperative efforts that sells home ownership, and more houses

How builders worked with others



Night view of one of two Dallas, Texas, Parade of Homes

to get this kind of result

And results were impressive:

- Full-scale promotions in nearly every metropolitan area and scores of small cities, probably 200 in all
- Total attendance estimated at 9,000,000 reflects much greater national interest
- Sales up substantially in almost all areas. Estimated total volume for the week, \$180,000,000

From big, medium and the smaller metropolitan communities, incomplete reports indicate that the public relations and merchandising impact of National Home Week will carry well into 1955.

Said a spokesman for the Home Builders Association of Tyler, Texas: "This year five homes were sold the first week, against one last year. However, this is just the beginning—long range sales effects will be felt all year."

And from Seattle, NHW Committee Chairman Al Balch reports: "Our builders sold 602 homes at a total volume of \$7,901,763. Thousands of dollars in sales are expected to develop promptly from leads."

Dallas: "\$455,000 at end of Parade from sale of 22 Parade homes. Direct dollar volume over two times what it was same date 1953. Impossible to estimate indirect or side sales."

Sales up 500 per cent in Moline-Davenport-Rock Island area

Memphis: "Sales exceed 200 at estimated dollar volume of \$2,000,-000. These figures represent one of the largest sales recorded in the history of Memphis."

Moline-Davenport-Rock Island: "Results can be called a marked increase over last year. Sales were at least five times that of last year, and the builders are reporting scores of prospects for winter and spring sales. Last year we were in a slump at this time—but there's certainly no slump now."

Not only did NHW, and its good right arm, the Parade of Homes, serve as a barometer of continued high housing production and sales, but as a gigantic preview and public acceptance test of "1955 model houses and ideas."

And the public, stimulated this past six years by the basic purpose of NHW—home ownership—is being conditioned more each year to expect previews of new house models, just as it looks forward to seeing a new line of automobiles, refrigerators. TV sets, etc.

How else can one explain this year's average national increase of 25 per cent in number of NHW promotions, attendance, sales, number of display houses and furnished homes?

Approximately 200 full-scale metropolitan area NHW promotions were staged this year. Estimates of national attendance run in excess of 10,000,000, with more than 10,000 houses on display during NHW.

The Paradè of Homes— NHW's staunchest merchandising prop

The Parade of Homes came into its own this year as NHW's most important and successful merchandising vehicle. Sixty-one metropolitan areas reported special Parade promotions, the majority being one-site operations. A new pattern was established by Oklahoma City, Houston and Dallas with more than one Parade site for different price brackets. Oklahoma City held three, Dallas and Houston two each.

Milwaukee, founding city for the Parade of Homes, set a new onesite display record this year with 51 houses.

Several cities joined the ranks of Chicago, Long Island and Washington, D. C., by extending their promotions beyond the specified NHW dates. Among these were Kansas City, Houston, Seattle, Pittsburgh.

National Home Week trends!

Most apparent is the one-site Parade of Homes. This year, at least 20 communities, including Cincinnati, Dayton, Cleveland, Pittsburgh, Wichita, Montgomery, Alabama, Conta Costa County, California, Salt Lake City and Youngstown held their first one-site Parades.

Many areas have adopted the Parade promotion on a scattered location basis; like it because it helps solve the problem of price range, brings prospects directly to subdivision sites.

(Editor's Note: Common denominator for a special Parade of Homes promotion, whether one-site or scattered, is the banding together of a group of builders with each builder contributing a pre-determined fee to a central fund. This fund then is used to obtain maximum promotional support for the cooperating builders.)

Another trend, particularly in the larger metropolitan areas, is the grouping of model homes by price bracket in more than one location. As mentioned earlier, Oklahoma City, Houston and Dallas are examples.

There is also a growing trend to combining one-site Parades with scattered demonstration houses, an arrangement which has proven most satisfactory to a maximum number of builders in a given area.

Perhaps the most significant trend of all is that more communities have expanded National Home Week and Parade promotions to two weeks, three weeks and even 30 days, as in the case of Houston and Long Island.

Depreciation now bigger factor in deducting from gross income

Third in a series by JOHN F. McCARTHY
Attorney at Law

The new Federal Internal Revenue Code of 1954 increases the amount of the dedution from gross income which may be taken because of depreciation.

The old law and regulations provided in general terms for a reasonable allowance for exhaustion, wear and tear of assets. Under this provision, the Internal Revenue Department recognized deductions from gross income on the so-called straight-line method and, in some instances, on a declining balance method at a rate equal to 150 per cent of, or one and one-half times, the straight-line rate.

The former, or straight-line method, is the one in general use and permits a deduction of an equal amount each year over the life of the particular asset. Under the latter, or declining balance method, the taxpayer divided the cost basis of the particular asset by its estimated life. Then he multiplied that result by 150 per cent and deducted this new amount from the cost basis. The amount thus deducted was the allowance for depreciation.

Can continue on same basis

The next year the taxpayer repeated the process, starting, however, with the reduced cost basis of the asset and dividing that amount by its original estimated life. Again that result was multiplied by 150 per cent and this new sum was deducted from the already reduced cost basis. The taxpayer continued this process each year over the life of the property. This method, it will be seen, resulted in larger allowances for depreciation during the early life of the asset. It also left an undepreciated balance at the end of its estimated life. Where deductions have been taken under either method just referred to, they may be continued on that basis.

The new Code commences as the

old law did by providing, in general terms, for a reasonable allowance for exhaustion, wear and tear. (See Sec. 167 of the new Code.) A "reasonable allowance" is defined, for taxable years ending after December 31, 1953, as one computed under:

- (1) The straight-line method.
- (2) The declining balance method at a rate not exceeding 200 per cent of, or twice, the straight-line rate.
- (3) The sum of the years digits method, which will be explained later.
- (4) Any other method which is consistent and productive of an annual allowance not in excess of those permitted under the declining balance method over the first two-thirds of the life of the asset.

Does not apply to used project

The new Code restricts the use of the last three methods just mentioned to property with a useful life of three years or more, the construction, reconstruction, erection or acquisition of which is completed after December 31, 1953. In cases involving construction, reconstruction or erection; the benefits of these three methods are limited to that portion of the cost basis of the asset attributable to such construction. reconstruction or erection after December 31, 1953.

In other words, these methods are not applicable to matters involving purchases of used property. The new Code further provides that a taxpayer may change his manner of computing depreciation from the declining balance method to the straight line method.

The sum of the years digits method has the advantage of the declining balance method in that it results in larger allowances for depreciation during the early life of the asset. It is without the disadvantage of that method because it does not leave an undepreciated balance. The operation of the sum of the digits method can be explained best by an example. Assume an asset with an estimated life of four years. First the taxpayer adds the digits of the years of the estimated life, thus: 4+3+2+1=10. Then, during the first year he deducts $\frac{4}{10}$ s of the cost basis of the asset, during the second year $\frac{3}{10}$ s, during the third year $\frac{2}{10}$ s, and during the last year $\frac{4}{10}$ s.

The following table contrasts the results under the various methods of depreciation allowable under the new Code. The table assumes an asset with a cost basis of \$100,000 and an estimated life of 10 years.

	Straig	ht-line	balance 200%						
Year	Annual Charge	Cumu- lative	Annual Charge	Cumu- lative					
1	\$10,000	\$10,000	\$20,000	\$20,000					
2	10,000	20,000	16,000	36,000					
3	10,000	30,000	12,800	48,800					
4	10,000	40,000	10.240	59,040					
51	10,000	50,000	8,192	67,232					
6	10,000	60,000	6,554	73,786					
7	10,000	70,000	5,243	79,029					
8	10,000	80,000	4,194	83,223					
9	10,000	90,000	3,355	86,578					
10	10,000	100,000	2,684	89.262					

		Sum n-digits	Combination— Declining-balance first five years Straight-line sec- ond five years							
	Annual	Cumu-	Annual	Cumu-						
Year	Charge	lative	Charge	lative						
1	\$18,182	\$18,182	\$20,000	\$20,000						
3	16,364	34,546	16,000	36,000						
3	14,545	49,091	12,800	48,800						
4	12,727	61,818	10,240	59,040						
5	10,909	72,727	8,192	67,232						
6	9,091	81,818	6,554	73,786						
7	7,273	89,091	6,554	80,340						
	5,455	94,546	6,554	86,894						
9	3,636	98,182	6,553	93,447						
10	1.818	100 000	A 553	100,000						

Most taxpayers will find that for an asset with a relatively short life, one of the methods, other than the straight line method, will produce a definite advantage. The larger allowances for depreciation during the early life of the asset are deductions from ordinary income. The greater profit which may result on the sale of the asset, which had been subject to accelerated depreciation, is taxable at a lower rate as a long term capital gain.

How to handle cash records

- Is the cash received the amount you should have received?
- Are disbursements the amount you should have paid out?
- Here's a system that will give you an exact answer

By ALEX G. FLAX, CPA

							ASH R	ECEIVED) M	ONTH OF	Septembe	19.5	54	CR NO	, 9
I	DAT	E		BANK				EARMEST	BUYER & CONSTRUCTION		ESCROW & HOLDBACKS		GENERA	LEDGER	
1	195	4	SOURCE OF FUNDS	DEPOSIT ITEM		ITEM	100 NO	DEROSIT	ACC T MEC.	LOANS	De	ce	ACCOUNT	04	CA.
1	Sent	2	Joseph Barry			100-	1/1/2	100-	LIMILE						
1		3	ABC Company			9000-	1/02			3000-					
1		4	James Callahan - Loan Exp.			24/17	107		24617						
1		6	A.B.C. Company	7346	17	4000-	111		HILLIE	\$000-					
1		7	John Smith			100-	118	100-							HIIII
1		9	Edward Johnson			100-	120	100-							
1		11	ABC Company			500-	58					500-			
1		16	John Doe			100-	100	1/44-							
I		24	John Doe				100	(dos)	100-						
		1	# 15	1700	-	900-	104		100-						
1		24	A.B.C. Company				11/1/		500-		500 -				SHEEL
I		1	* **			1500-	1111		1500-						
			Frank Realty Co.			4000-							Petrone of Daposit-Las	10	5000
1		29	City Bank + TRUST Co.	16600	-11	0000-							Bont Loon - 90 dos		10000

How to keep track of cash received

This record should be formalized to control all sources of cash received. These sources will include deposits of buyers, payments received from construction loan proceeds, final payments from buyers and lender, payments from the sale of extras, earnest money deposits on deals that are not completed, money held in escrow pending completion of work or delivery of the house but received at a later date. All of these monies should be tagged immediately upon receipt with an identifying job number, regardless of their source. It is assumed that all cash and checks received will be deposited in the bank and all disbursements made by check or pay-out order.

Reading the Cash Received record shown above: the left-hand columns record the date and source of funds. Column 1, for Bank Deposit, is the *daily total* of column 2, the amount of each item received. The Job Number follows, then Earnest Deposit, in column 4.

The point about earnest money deposits is this: Since they are made prior to the formal signing of contracts and the making of downpayments, and will be refunded if the deal doesn't go through, it is better to keep a simple subsidiary card file on such deposits. When a contract is signed, an account with the buyer can then be opened up and credited with the earnest money deposit. The transfer of this deposit to column 5, Buyer's Account Receivable, will be made simultaneously with the recording of the downpayment in the Cash Received journal. This procedure takes care of the situation of the

builder holding earnest money deposits from more than one prospective buyer for the same house, and for refunds or deals that do not complete.

Column 5, as indicated, gets cash received from the buyer and forms the basis of postings to the buyer's account. (The mechanics of keeping the record of the buyer's account—a most important supporting process in handling cash records—will be described in detail in these pages next month).

Column 6 records cash received from construction loan draws. Funds received from prior escrowed and withheld balances are credited in column 8. Remittance advices from lending institutions showing that they are withholding sums from construction loans are debited in column 7 and simultaneously credited in column 6, in order that the full amount of the construction loan will be accounted for in settlement.

The last four columns provide account number and description space for transactions affecting other general ledger accounts.

When filled, each page of the Cash Received journal should be balanced in the usual manner, and the total of each column and details of columns 11 and 12 posted to the proper general ledger accounts at the end of the month.

Proof of accuracy is given if the total of debits in columns 2, 7 and 11 equals the total of credits in columns 4, 5, 6, 8, and 12.

FOR DISBURSEMENTS TURN PAGE

How to handle cash records— continued from page 93

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How to keep track of disbursements

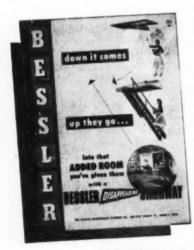
This form to record disbursements is designed for use by builders who use both their voucher check and/or construction loan pay-out method. The arrangement here is built around seven control sections-columns 7 to 20. Each control section should be used for a single job or job groups of 2 but not more than 20 houses. This permits the use of this form for from 7 to 140 home starts, re-using the control numbers as groups are sold.

All direct job costs are spread into the control section columns, for the express purpose of facilitating daily postings of disbursements to the individual Job-Cost control record described in detail in these pages last month. This procedure gives adequate control over the disbursements of job costs under construction, and completely eliminates duplicate payments.

Checks disbursed will be recorded daily, showing date, payee and check number in the proper spaces. Column I is used for a daily memo of all checks disbursed. By comparing this with the daily total of cash received (from the Cash Received journal) a daily balance is obtained, eliminating need for check book balancing.

Columns 21 and 22. Generally speaking, home builders incur a substantial classification of costs which are not directly allocable to a particular job. Columns 21 and 22 serve to confine these to a category of costs which may

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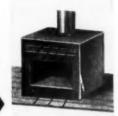
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Now even low priced homes can have a fireplace because Air-Jet costs 1/2 to 3/3 less than a conventional fireplace of like size. Has a 30" firebox and auxiliary heating circuit and is designed for zero clearance on all sides. Nothing else to buy...build or add.

PACKAGED CHIMNEYS

Light in weight (less than 100 lbs.) can be installed in 1 hour! Needs no cement...no special tools. UL approved for use with oil, coal, wood or gas fuels and 25 pounds per square foot wind load. Special draft top guards against snow, rain and down-drafts. 3 chimney top models and 3 smoke pipe sizes to choose from.

few distributorships available. For further information write to

GENERAL PRODUCTS COMPANY INC.

FREDERICKSBURG 6, VIRGINIA

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subsequently be charged in bulk to the various groups under construction. It should be made clear that the costs we are considering here are *not* overhead but include costs of supervision, truck-implements-tools expense, insurance, employment taxes and related employment expenses, and the like.

Columns 23 and 24 are to be used for charges customarily considered as "overhead" but perhaps more precisely identified as "selling, office and administrative costs."

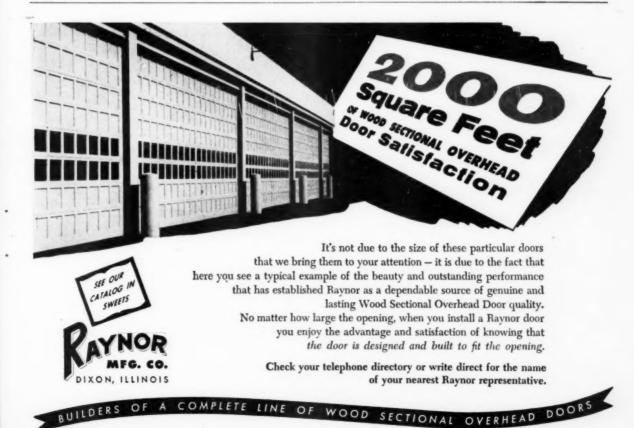
Columns 25 and 26 indicate the job number and the amount of cost incurred in general maintenance and repair of homes completed, sold and delivered in prior

periods. Most builders have a policy of making good on any faulty construction, going back to the job and making these repairs at their own expense. So such costs should be segregated.

As with the Cash Received journal, the last columns for Disbursements—columns 27-30—are available for recording transactions affecting other general ledger accounts.

Each page of the Disbursements journal should be balanced in the usual manner, when filled, and totals posted to the proper general ledger account at the end of the month.

NEXT MONTH—Keeping the account of the buyer



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LOOK FOR THIS DFPA

Be safe—be sure! Insist on genuine DFPA trademarked sheathing, engineered to meet exacting structural requirements.

When you buy grademarked, trademarked PLYSCORD, you're getting strong, durable Douglas Fir plywood sheathing that's quality tested by DFPA* to protect the buyer.

DFPA: Douglas Fir Plywood Association is a non-profit industry organization devoted to product research, promotion, and quality maintenance.

NEW: A handy slide rule giving thickness and nailing recommendations for Plyscord sheathing on vacious stud, joist and rafter spacings. Free. Write DEPA Tacoma 2. Washington.

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SHEATHING





"Does the G-E Kitchen really We sold 30



This is Mrs. Peggy Rathe, recent purchaser of a Carol Estates home, in the kitchen that *really* sold the house to her. She is delighted with the gleaming G-E appliances that lighten her work every day. She is *completely* sold on her

wonderful G-E Kitchen, which includes: a big G-E Range, the timesaving Dishwasher, Refrigerator, handy G-E Disposall,* and spacious Cabinets. For Mrs. Rathe, it's a marvelous kitchen at an amazingly low price!

Regardless of price range, your houses can have a G-E Kitchen-Laundry

(See your G-E distributor for answers to your kitchen problems)



IN YOUR \$9,995 HOUSES

Include G-E Refrigerator, G-E Range, G-E Automatic Washer, G-E Disposall, and G-E Cabinets. They add as little as \$3.26 monthly to the mortgage payments.



IN YOUR \$12,500 HOUSES

Include G-E Refrigerator, G-E Range, G-E Dishwasher, G-E Disposall, G-E Automatic Washer, G-E Cabinets. They add as little as \$5.31 monthly to mortgage payments.



IN YOUR \$16,000 HOUSES

Include G-E Refrigerator, G-E Range, G-E Dishwasher, G-E Disposall, G-E Automatic Washer, G-E Dryer, G-E Cabinets. They add as little as \$6.31 to mortgage payments.

help sell houses faster? We know so!

houses in 10 days!"

Mr. Frank Manfredi, president of Manfredi Bros., Inc. says: "We were flabbergasted—and delighted—at the swarms of people that went through our model house on opening day.

Furthermore, we found that we spent most of our time in the G-E Kitchen, where most people congregated, and asked questions. Folks are certainly sold on G.E.... and they were amazed to learn they could own this complete kitchen for less than 5 dollars extra a month on regular mortgage payments.

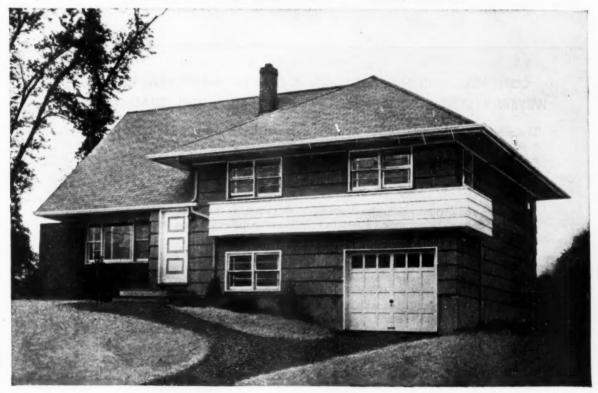
The G-E Kitchen certainly does help sell houses

faster. This was our first experience with G.E.... and from now on we'll be depending on G-E Kitchens for the kind of terrific house sales we've had here."

G.E. can be a solid sales-maker for you, too. Your G-E distributor-builder specialist will work with you with promotional and merchandising plans for your home openings, as he has with so many alert builders. He can help you sell your houses faster in today's tough competitive market.

See your G-E distributor, or write: Home Bureau, General Electric Company, Louisville 1, Kentucky.

Carol Estates, in Teaneck, N. J.



HOME BUREAU

GENERAL ELECTRIC



this brand name on lumber also means

kiln-dried

CONTROLLED KILN SEASONING IS ONE OF MANY REASONS WHY WEYERHAEUSER 4-SQUARE MEANS UNIFORMLY HIGH QUALITY LUMBER

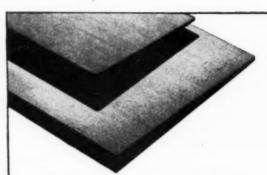
The use of well known, trade-marked materials always wins appreciative approval from home and building owners. When they see quality going into their jobs they accept delivery with complete confidence.

Builders and owners see in the Weyer-haeuser 4-Square brand name a familiar mark of quality. This confidence is the result of many years of advertising and, more important, the fine record of performance of every product bearing the Weyerhaeuser 4-Square trade mark.

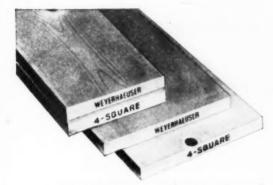
One of the reasons for the widespread acceptance of Weyerhaeuser 4-Square is the fact that every piece of lumber bearing this brand has been scientifically seasoned. Controlled seasoning means that this lumber has good dimensional stability and maximum strength and stiffness. Kiln-drying also enhances surface appearance and improves paintability. These characteristics, plus the benefits of precision sawing and surfacing, proper grading, careful handling and shipping,

mean that Weyerhaeuser 4-Square Lumber is always a reliable product.

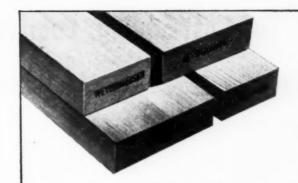
Why not take advantage of the fact that buyers know and recognize Weyerhaeuser 4-Square as a mark of quality? See this lumber, in a wide range of species, grades and sizes, at the office of your local Weyerhaeuser 4-Square Lumber Dealer.



SIDING—Weyerhaeuser 4-Square bevel and bungalow siding takes and holds paint exceptionally well because it has been scientifically kiln-dried.



BOARDS—Every board bearing this brand name has been seasoned prior to manufacture.



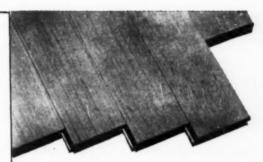
DIMENSION—Scientifically kiln-dried lumber contributes to sound, durable construction.

lumber



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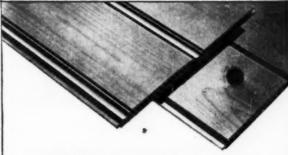
This popular item eliminates waste and reduces building time — proper seasoning gives it maximum strength.



FLOORING—Controlled kiln-drying means a firm, smooth surface for superior appearance and wearability.

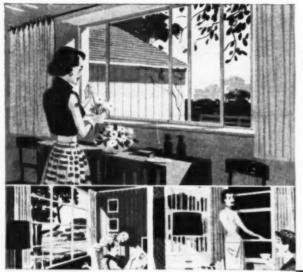
Weyerhaeuser Sales Company

ST. PAUL 1, MINNESOTA



PANELING—Seasoned Weyerhaeuser 4-Square paneling presents a dry, smooth surface for a variety of finishes.

For Cost-Saving, Comfort, Convenience ...Look to RUSCO!



Fully Prefabricated, Ready-to-Install RUSCO PRIME WINDOWS

Rusco Prime Windows are complete, ready-to-install units made of hot-dipped galvanized tubular steel. They are pre-glazed, finish-painted with baked-on enamel and fully weatherstripped. Insulating sash (optional) gives exclusive MagicPanel® rainproof, draft-free ventilation. Rusco's Fiberglas screen will not rust, rot, corrode or stain—never needs painting. Sliding glass panels are removable from inside for safe, easy cleaning. Rusco Windows make big savings in installation time and cost. Available in horizontal slide and vertical slide models. Also in 3-panel and 4-panel "Fulvue" style for extra-large window areas.

Prime house door . . . screen door . . . ventilating window—all in one unit!

Rusco 3-in-1 Windo-Door inserts fit standard 13/8" and 13/4" wood doors. Give you a twin-slide operating window, complete with full Fiberglas screen panel, in a door, thus providing added window area in the room at minimum cost, plus added light and controlled ventilation. Ideal for kitchen, terrace, side door or porch. Properly used, Rusco Windo-Doors can effect big economies in construction and enable you so offer more house for the money.



Permanent Year 'Round Protection plus Wonderful Eye Appeal! RUSCO All-Metal VENETIAN AWNINGS AND VENETIAN-TYPE DOOR CANOPIES

Metal door canopies and window awnings are among the fastest-growing and most wanted home equipment items on the market. Rusco Awnings and Canopies are sturdily constructed, beautifully finished in baked-on enamel and styled with horizontal lines that conform with good architectural design. Awnings give "seethrough" visibility, free ventilation, controlled light,

For illustrated literature and name of your nearest Rusco dealer - phone, wire or write



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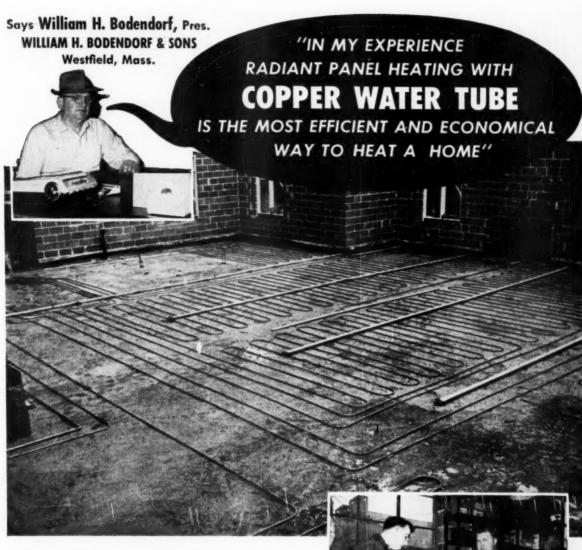
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give you
the builder
news of
YOUR AREA



Mr. Bodendorf has been in the heating business for 30 years and in the radiant heat field for 9 years. He prefers radiant panel heating, using copper water tube, to all others. Here's why:

"Heat is distributed more evenly . . . there are no hot and cold zones, no drafts, so radiant panel heating is healthier. Also, it permits greater latitude in room arrangement, and more usable space. There is less cleaning and decorating to do than with conventional heating systems, while operating costs are invariably less.

"From my standpoint as a contractor I prefer Revere Copper Water Tube because it is easy to bend and bandle... its long 60' lengths require fewer fittings and the solder fittings used eliminate the need for welding, wrench work and thread cutting. And most important; Revere Copper cannot rust so it keeps me out of trouble, belps build my reputation for quality work."

That Mr. Bodendorf has a reputation for quality work is attested to by the fact that of the more than 550 radiant panel installations he has made, he has never received a single complaint.

You, too, can keep out of trouble with Revere Copper Water Tube. Use it for radiant panel heating, hot and cold water lines, underground service lines, air conditioning and processing lines, waste stack and vent lines. There is a Revere Distributor near you who carries a full supply of Revere Copper Water Tube in various sizes and tempers. And if you have technical problems, he will put you in touch with Revere's Technical Advisory Service.



Panel Heating coils are readily prefabricated in the shop. Time is saved, working conditions are more ideal, installation costs are cut. BODENDORF & SONS get their Copper Water Tube needs through the Revere Distributor, WARNER SUPPLY COMPANY, Westfield, Mass.

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SEE "MEET THE PRESS" ON NBC TELEVISION, SUNDAYS

Here's Ponderosa Pine Woodwork In Action...working for you!



THE TOUCH THAT TELLS. Dramatic proof of the high insulating qualities of Ponderosa Pine was provided by this exhibit at the NRLDA Modern Living Exposition. Dimensionally similar sections of Ponderosa Pine and of metal were placed over dry ice. Visitors were asked to touch the pieces and feel the great difference in the way the two materials transmitted cold.



PROOF FROM AN EYE DROPPER. The superior protection which wood receives from water-repellent preservative treatment was visually demonstrated by this special test. Visitors squirted water from an eye dropper on untreated and treated sections of wood-then noted how the untreated section absorbed water while the treated section repelled it. The test was designed to show how continuing progress in technology has increased the usefulness and long life of wood products.



DOOR QUIZ TESTS MERCHANDISING KNOW-HOW. From this extensive exhibit of actual miniature reproductions of Ponderosa Pine stock door designs, lumber dealers were asked to choose the ten most popular doors. In addition to stimulating dealer interest, the exhibit showed the great variety of stockdesign Ponderosa Pine doors available for the builder's choice.

Ponderosa Pine Woodwork, 105 W. Monroe St., Chicago 3, Illinois



"MERRY-GO-ROUND" SPEEDS DOOR SELECTION. This revolving counter display of Ponderosa Pine doors brings door designs out of the lumber dealer's back room and into the spotlight-makes door selection easy. Various designs of doors may be inserted in the revolving drum. Highly popular, the display is being praised by builders and building material dealers from coast to coast. During the NRLDA Modern Living Exposition, scores of lumber dealers ordered this low-cost, profit-building display! Do you have full information? Write Ponderosa Pine Woodwork today!



A 20,000,000 AUDIENCE-readers of The SATURDAY EVENING POST—is reached by full-page Ponderosa Pine advertisements appearing regularly. Builders, millwork jobbers and lumber dealers alike are helped by powerful messages to the vast home-buying and home-building market which the POST covers.

THESE ARE MEMBERS OF AND CONTRIBUTORS TO PONDEROSA PINE WOODWORK:

LUMBER:

Alexander-Stewart Lumber Co. **Anaconda Copper Mining Company** Associated Lumber & Box Company **Biagen Lumber Company** Brooks-Scanlon, Inc. Cascade Lumber Company Collins Pine Company Crane Mills Crawford Lumber Company Gilchrist Timber Company Hayfork Lumber Company Edward Hines Lumber Co. Industrial Wholesale Lumber Co. long Lake Lumber Company McCloud Lumber Company Michigan-California Lumber Co. J. Neils Lumber Company Ochoco Lumber Company **Oregon Lumber Company**

Peshastin Lumber & Box. Inc. Pickering Lumber Corporation Setzer Forest Products Ralph L. Smith Lumber Co. Tarter, Webster & Johnson, Inc. Weyerhaeuser Sales Company Winton Lumber Company

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The Long-Bell Lumber Company The Malta Manufacturing Co. Missoula White Pine Sash Co. Morgan Company Northern Sash & Door Company Philadelphia Screen Mfg. Co. Roach & Musser Company Rock Island Millwork Company Rockwell of Randolph, Inc. Semling-Menke Company The Silcrest Company Vaughn Millwork Company The Wabash Screen Door Company White Pine Sash Company

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No driver likes to get out and open the garage door

Why not make your homes so that ...



NO DRIVER HAS TO!

[STANLEY] Radio Control Operator

Here's how Stanley Radio Control Operator works: — Driver simply presses button on dashboard — and, by remote control, Stanley Operator opens, closes and locks garage door. Operates from a distance of approximately 60 ft. in any weather.

Stanley Radio Control Operator is easy and inexpensive to install. And it can give your homes an extra attraction that will clinch many a sale. Guaranteed by Stanley — write The Stanley Works, 105 Lake St., New Britain, Conn. for full particulars.



Securing a reasonable loan commitment depends on:

- Good site selection, plans and specifications
- Accurate and complete cost breakdown
- Ability to perform
- Wrapping the presentation up with a well-done transmittal letter

Construction lending is a risky business and requires complicated procedures necessary to protect the lender against mechanics and material men's liens. For this reason, lenders carefully select the builders they are willing to finance. Therefore, the builder's first step in securing an adequate loan commitment is to gain the confidence of the lender.

One phase of gaining that confidence is making a complete and proper presentation of the project. After all, you are, in a sense, asking the lender to be your partner in the venture for a set fee (the service charge and interest rate), so why not disclose all the details. In other words, sell the lender on your project. Don't let him guess what's in your mind. Now, let's review, briefly, what a proper presentation should be.

Site selection

The choice of a site is probably the most important factor in influencing a liberal loan commitment. The selection of a site determines the salability of the completed house, and also the profit the builder will realize from his efforts. A poor location may force a sacrifice sale. reduction of the builder's profit, and a less desirable investment for the lender. Accessibility to all conveniences is most important to prospective purchasers. The low-cost site may turn out to be very expensive if no profit is realized when the completed house is sold.

Good site selection is the first important step in gaining the lender's confidence.

By Joseph Nowicki Loan Officer, Chicago Federal Savings and Loan Association

EDITOR'S NOTE—"What a Lender Expects from the Builder," the last in this series of four articles on mortgage financing, will ap-pear in next month's American Builder.

Plans and specifications

The next most important consideration in influencing a liberal loan commitment involves plans and specifications. Radical plans usually meet resistance. The evolution of design takes place slowly, not overnight. There is much evidence of such resistance: notice particularly the automobile industry. One of our great independent producers made a radical style change with very poor acceptance on the part of the public. So it is with the housing industry. Lenders and purchasers are not prone to accept radical changes overnight.

It's easy enough to pick a plan, but why not fit a plan to the site. Play up the desirable features of the site by placement of the house. changes in elevations, window locations, driveways, etc. This is important to the lender because a more salable house, of course, is a better

Adequate plans and specifications will be given better consideration by the loan officer or committee and the appraiser (whose finding of value determines the loan amount). Complete plans and specifications eliminate arguments and misunderstandings during construction, and permits the inspector to ascertain exactly what was intended. Payouts are not delayed and cost of servicing the loan are at a minimum.

Cost breakdown

If plans and specifications are clear, a big step has been taken toward an accurate estimation of costs. If the builder's estimate is too high, it is very easily spotted. This device is sometimes used to influence a higher loan commitment. If spotted, it tends to create doubt in the lender's mind and, of course. destroys his confidence in the builder. The lender expects the builder to make a reasonable profit. but if costs are unrealistic, they will not be recognized. The lender is just as wary of a low cost estimate. The builder may be unable to complete construction without additional advances and might find himself in serious trouble, and the lender with

Financial statement and references

If the site, plans and specifications, and cost breakdown are reasonably in order, then one more hurdle must be overcome-proving your ABILITY TO PERFORM, both physically and financially.

A complete financial statement. including cash, government bonds, stocks, building lots, equipment and improved real estate, is required by most lenders. Once the builder is established with a particular lender. only annual or semi-annual state-

(Continued on page 111)



"Our houses are almost 100% wallpapered", says Mr. DeMarco. "We have found that wallpaper is economical and gives houses that finished look every time. People are quick to recognize quality when they see it. That is one of the reasons why our homes sell as fast as we can put them up."

Campanelli Homes, Inc., has in ten years become one of the leading residential builders of New England. With experience on hundreds of houses, Campanelli Homes recognizes wallpaper as

In home too... a sales and profit stimulator which does not involve extra cost. allpaper is Smart.

WALLPAPER COUNCIL

509 Madison Avenue, New York 22, N.Y.

(Continued from page 109)

ments are required. The key to a successful construction loan program is having at all times sufficient funds to complete construction. Hence, the detailed financial statement.

References from material suppliers, subcontractors and previous home purchasers should be submitted. A form for this purpose will be furnished by the lender. A good credit standing is of prime requisite in securing a loan commitment.

The transmittal letter

No presentation is complete without a letter of transmittal, pointing out the highlights, the unusual features, the quality of equipment or material, and the desirability of the site. Like a salesman with a punch line, this letter should wrap up your presentation in a complete package.

Requirements for conventional loan

The requirements for a conventional loan commitment are the simplest, as compared to both VA and FHA. They are:

- Complete plans and specifications.
 - 2. Site location or plot plan.
 - 3. Cost estimate.
- 4. Financial statement and loan application.
 - 5. Evidence of land title.
 - 6. Letter of transmittal.

A loan commitment on this type loan usually can be secured in a relatively short time, with the least amount of effort.

Requirements for FHA loan

Processing of an FHA request for commitment begins with the filing of an application through an approved lender. However, if a new subdivision is planned, preliminary discussion with the local FHA office should take place. When ready for submission, the following must be furnished through the lender. (Five units or more)

 Three complete sets of plans which comply with FHA minimum property requirements.

2. Three sets of complete specifications on FHA form 2005—(signed).

Application for commitment— 2004 and 2004C.

(Continued on page 112)



FLEET OF AMERICA, INC., 112 Pearl Street, BUFFALO 2, NEW YORK



- 4. Application fee of \$45 per unit.
- Credit report and financial statement.
 - 6. Signed estimate of cost.
 - 7. Plot plan.
 - 8. Heating layout.
- Builder's agreement as regards FHA appraisal.
- 10. Agreement to provide construction warranty Form 2561.
- 11. Mortgagor's contract as respect to hotel and transient use of property.
- 12. Yes and No form.

Processing time varies in different parts of the country. A check with your local FHA office would be the best source for this.

VA requirements

As previously stated, the Veterans Administration does not issue loan commitments to builders, but does issue certificates of reasonable value which set the price at which the builder can sell to a veteran. A request for a certificate of reasonable value can be made through the lender or direct by the builder. The submission must consist of the following:

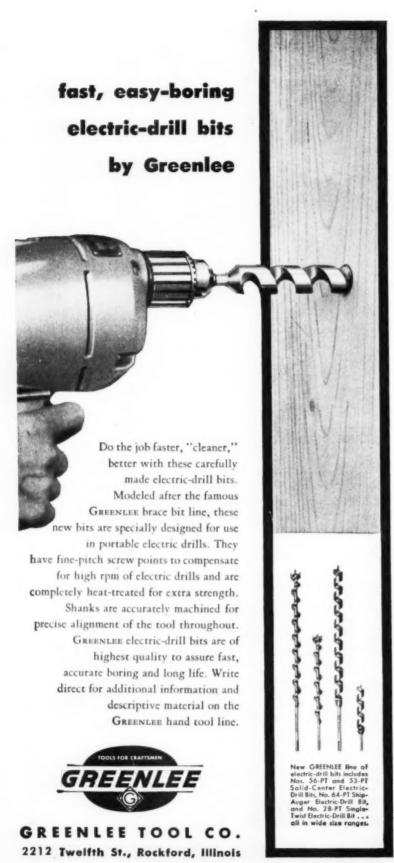
- 1. Four sets of plans.
- 2. Four sets of specifications (Form 4-1854) signed.
- 3. Four sets of heating layout.
- Four sets of plot plan or survey, including sketch of all services
 – sidewalk drive.
- Copy of contract—if owner is not builder.
- Elevations of kitchen cabinets.
 On individual buildings only three sets are required.)

Needless to say, failure to furnish complete submission will result in the return or rejection of the request, and undue delay while the corrections are being made.

Conclusion

Most lenders get many opportunities to review many projects, plans, designs, equipment and materials and, of course, new ideas being used, and their acceptability. They also will know what type of building is in most demand. Ask their advice, counsel with them; one good idea gained may be of great help.

Finally, the loan commitment when issued, should be advantageous to both the lender and the builder.



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Penmetal No. 300 is easy and fast to apply. No special tools required . . . 8-foot lengths mean minimum cutting . . . prepunched nail holes insure correct spacing and ease in nailing. Only two coats of joint cement required in most cases. No chance of blisters as there is with paper-covered beads.

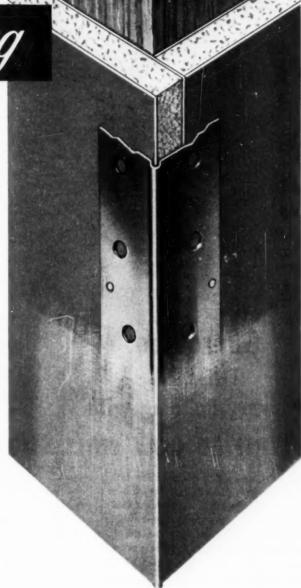
You will find in this bead every feature you have been looking for. Send for sample and descriptive folder.

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Plant: Parkersburg, W. Va.





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PM-45



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Wall coping guards against the weather-damage that takes such a huge annual toll in building repairs. It seals off the vulnerable top course of masonry from driving rain, melting snows, and creeping moisture that cause mortar to crumble and brickwork to loosen. It protects the pedestrian from the danger of crumbling cornices and eaves. It withstands the ravages of frost and storms.

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C-552-8

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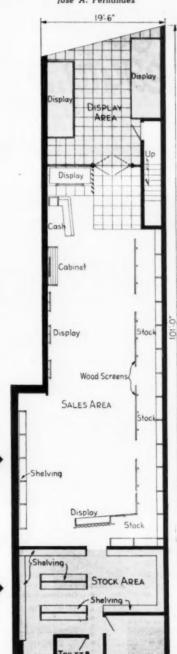


BUILDER:

Mack Stanger

ARCHITECT:

Jose A. Fernandez



Create an entrance hall to display tempting merchandise

Lengthen display booths; lead customers in with a promise of a variety of items for sale inside



Photos: Gottscho-Schleisner

Build a simple, restful sales interior

Install small display racks to show only specific sales items; screen popular stock, but keep easy access for sales personnel

Provide for an ample stock room

Merchandise boxes are hidden from customer's eyes in sales room; stock room space is necessary to back up variety of merchandise promised in windows of display hall at entrance

Put them together, and you get an integrated, efficient sales unit within a 20-foot width



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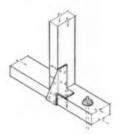
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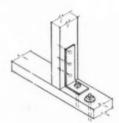
Name		
Address		

7 ways to tie down farm buildings

In a windstorm, farm buildings blow up, not down, because of the difference in inside and outside pressure, says Keith Hincheliff, rural architect. University of Illinois, College of Agriculture. Here are some recommended ways to tie your buildings down:



Sheet-metal connectors provide contact which allows nailing at right angles to the strain at several locations. They are made in shapes to meet various needs; are usually available from material dealers. Attach them with 8d common nails.



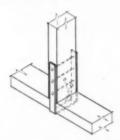
Strap iron angles can be ½ by 3inch strap iron bent to form an Lshaped bracket, with a 2- to 4-inch leg against the sill and a 6- th 8-inch leg next to the stud. Angle may be bolted to foundation and nailed to stud with 8penny common nails.



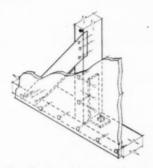
Gusset plates are pieces of metal through which three 8d common nails can be driven into the edge of the sill. Three 8d common nails are also used in the edge of the stud. Toenailing with two 8d nails will help hold the stud in place.



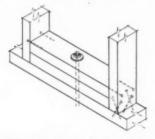
Stud sockets will hold studs directly to a concrete floor without need for a sill. They are most commonly used in crib construction. A tongue of the socket is set in the concrete to anchor it. Stud sockets are generally available from building material dealers.



U-straps can be of 24-gauge metal, 1½ inches wide by about 20 inches long. Place under sill and nail to both edges of the stud with 8d common nails. Toenail with two 8d nails to give additional strength.



Sheathing, with 1x4-inch corner braces at 45-degree angle, from sill to plate, gives added rigidity. Nail sheathing with 11-gauge galvanized flathead roofing nails 1% inches long, 4 inches apart, %, inches from edges and ends of boards.



Header blocks can be placed between pairs of studs every eight feet along the foundation. Toenail studs to the sill and spike them to the ends of the headers with two 10d common nails, each side. Bolt headers securely to foundation.

Courtesy The Business of Farming magazine, United States Gypsum Company

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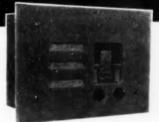
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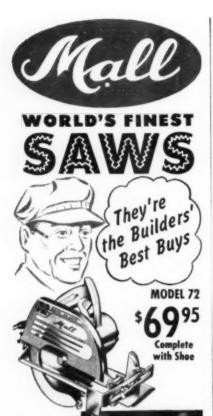
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MODEL 87 \$

Complete with Sho ● 8¾" dia. blade

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Company.



How to give that 'dated' bungalow ...



... an up-to-date look



Entire front of the house was changed, while the rest was left virtually untouched

The house was sound, but outdated. It had only two bedrooms and the owners wanted a third. It was located on a large lot in a good neighborhood, near schools and stores in Portland, Oregon.

"Add a room with a basement garage beneath," suggested architect Warren Webber. "This will lengthen the horizontal lines of the house. make it look contemporary, give the

(Continued on page 121)





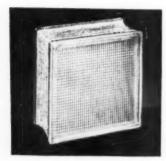


New **BOSCH** Builder's Hammer with power rotation... weighs only 21 lbs.

Here's a new electric hammer . . . imported from Germany and sold exclusively by Homelite . . . that will speed work and cut your costs. Weighing only 21 pounds . . . much lighter than other hammers . . . this compact, rugged tool will smash, cut, chisel, channel and drill through concrete, brickwork or stone fast. What's more, with its unique power rotation feature it needs no hand crank drive for drilling. That's right! It's both an impact and rotating tool. Easy to operate . . . even in close quarters . . . this low cost hammer is available with either high cycle or standard universal drive. Operation is by normal power or by power from a Homelite Dual Purpose Gasoline Engine Driven Generator. Write for a free demonstration.



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Canadian Distributors: Terry Machinery Co., Ltd., Toronto, Montreal, Vancouver, Ottawa



Use this glass block

for *insulated* daylight with privacy



Light, beauty and insulation with privacy where it's wanted most. That's what a panel of Owens-Illinois Glass Block No. 365 will bring to any bathroom.

And, glass block panels have many other advantages. They're easy to handle, easy to install . . . no special gadgets are needed. They can be made to fit any size opening . . . no frame is necessary. They never need to be painted or puttied.

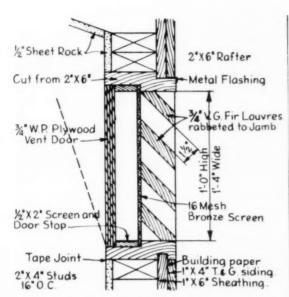
Literature for any glass block application is available free of charge. Write Kimble Glass Company, subsidiary of Owens-Illinois, Department AB-12, Toledo 1, Ohio.

OWENS-ILLINOIS

GENERAL OFFICES (1) TOLEDO 1, OHIO

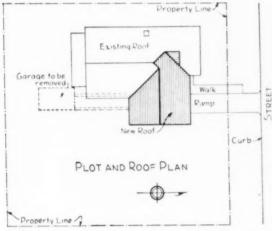
(Continued from page 113) Existing GARAGE EXISTING SCREENED PORCH KITCHEN BED ROOM NO 3 DINING ROOM LIVING ROOM FLOOR PLAN 2"x 8" Junts 16" 0 C GARAGE AND FOUNDATION

New basement garage and bathroom were added. One existing bedroom was enlarged, another added



DETAIL OF CLOSET VENTS.

Ventilating louvers were installed in the new closets



Roof line was simplified by removing the main gable of the house; porch gable was retained for variety

needed extra room." Builder Lorentz Bruun constructed the addition and made other changes at a cost of \$6,000.

To minimize excavation for the garage and to maintain gravity drain connections, the new bedroom was built three steps higher than the floor level of the old house. In order to keep the same roof line and still meet the building code requirements on volume of air space for given room areas, new bedroom has vaulted ceiling.

The entire front of the house was covered with vertical t&g Western red cedar siding, giving structure a unified appearance from the street. For the porch area, new siding was nailed directly over lap siding.

Although the original house has plastered walls, new bedroom uses drywall. Closets fill one end of the new room, and louvered and screened ventilators were installed in the outside walls of the closets for cross ventilation. Owners can close ventilators in cold weather by means of hinged doors.

Use this glass block



for *insulated* daylight with vision



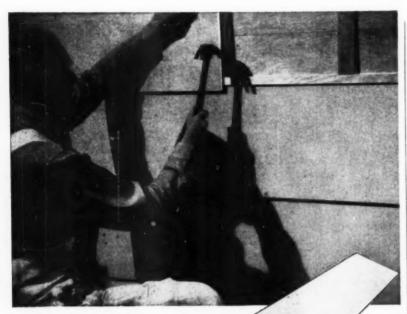
Glass Block panels are as practical as they are beautiful. Here a panel of Owens-Illinois Glass Block No. 370 provides an attractive wall you can "see through."

No storm windows are needed to keep the clarity of glass block. They won't frost or sweat in winter. They provide better insulation than a window with storm sash. Owens-Illinois Glass Block are easy to handle, easy to store, hard to break.

For facts about the many ways you can use glass block to advantage, write for the information you need to: Kimble Glass Company, subsidiary of Owens-Illinois, Dept. AB-12, Toledo 1, Ohio.

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Pre-cut to 12", 16" and 24" widths; Packaged and Sold "by the Square"... Complete with Wedges and Furring Strips

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For beauty, plus extra durability—specify Plyaloy pre-cut siding.

SPECIFICATION DATA: Plyaloy comes in pre-cut 8' lengths, 12", 16" or 24" wide; 5/16", 3/8" or 1/2" thick. Edges beveled for drip. Packaged for protection; wedges and shadow-line furring strips included. One side surfaced with fused resin-fiber averlay. Base panel is DFPA-Inspected Exterior-type fir plywood (EXT-DFPA). Other sizes available. For complete information write 51. Paul & Tacoma Lumber Co., Dept. AB, Tacoma, Washington.



ANOTHER MEMBER OF THE FAMOUS TREE LIFE FOREST PRODUCTS FAMILY

Here's a new way to support a stair

Each tread of this stair is supported by two $2x3x^3$ inch angles that are imbedded into the adjoining concrete vault wall. Cantilevered out into the room the required distance, the treads are formed by covering the top of the angles with an abrasive metal surface. Exposed ends are closed with a $2x10x^4$ -inchthick steel plate.

Because of its simple construction and clean looking appearance, the stair is particularly adaptable to the location for which it was designed —the work space of the Barbur Boulevard Branch of the Multnomah Bank, Portland, Oregon, There is no effort made to embellish any part of the stair structure.

The one-inch diameter standard pipe rail is a continuous member starting at the second tread in a vertical position, then following the rake of the stairs and continuing horizontally on two sides of the landing level. This and the other vertical pipe rail members are inserted into steel brackets which are welded to the face of the treads.

In addition to its construction, other features include the minimum space that the stair requires, and the ease with which it can be cleaned. This fact is shown so clearly by the free area under the first step. The position of the vault door, with its massive side frame centered directly under the extended balcony and the door above, was made possible because of the cantilevered framing.

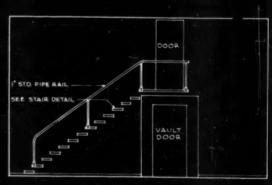
AMERICAN BUILDER'S BETTER DETAIL PLATE

Drawn by T. G. Nychay

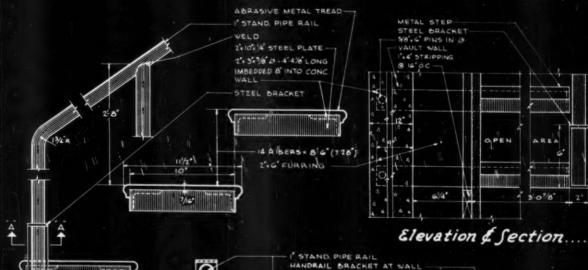
Designed by Pietro Bellusch, Architect

NO. 118 COMMERCIAL STAIR



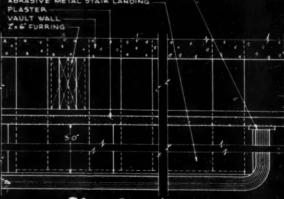


Elevation ...



End Elevation





Plan Detail ...

BUILDER

Technical Guide



Sub-purlins are spaced accurately to hold the gypsum formboard. These are welded on alternate sides of each purlin crossing



Gypsum formboard, ½-inch thick and 32 inches wide, is placed so that the end joints fall directly over the purlins

How to pour a gypsum roof deck

Here is an illustrated step-by-step procedure for framing and pouring of an incombustible slab of gypsum, generally referred to as "Pyrofill."

In the case of this particular operation, the roof is carried on a steel frame supported on columns at regular intervals. Purlins are placed on the steel frame at 4 foot spacings so that the end joints of the gypsum formboards fall directly over the purlins. The sub-purlins are placed at right angles and welded to the top of the regular purlins. These are placed at 325₈-inch centers with the bottom flanges supporting the formboard.

After formboards are in position, welded galvanized wire mesh reinforcing is placed over the panels. Gypsum then is pumped on to this base and screeded to a thickness of two inches. This is covered with a built-up roof. The weight of the roof, including the sub-purlins, is 12 pounds per square foot.

(Continued on page 126)



The formboard and the welded wire mesh are placed before pouring of the Pyrofill gypsum concrete



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608 MADISON AVE., TOLEDO 3, OHIO

BUILDER

Technical Guide



The welded wire reinforcing mesh is placed so that the rows of mesh touch, but do not lap at the edges

How to pour a gypsum roof deck

(Continued from page 124)



Pyrofill gypsum concrete is mechanically mixed and pumped from the ground level through a hose to the deck level



The pump and hose method assures quick pouring of the entire deck area. The slab can be walked on 15 minutes after pouring



Caution is taken when pouring to make sure that the wire mesh is properly imbedded in the slab

(Continued on page 128)



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CALIFORNIA REDWOOD ASSOCIATION



The gypsum slab is screeded immediately after pouring to a smooth, even surface



Finishing of edges is done by hand, and is an example of the clean character of the operation



The interior of the job is kept clear of shoring. Erection is fast, and other trades are always free to proceed with their work



Pyrofill roof decks attain high initial strength within the hour that they are poured. Roofing can be applied immediately

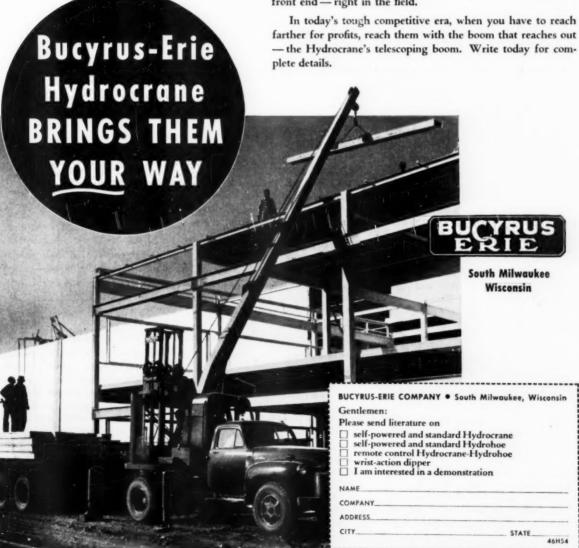
Photos courtesy United States Gypsum Company

BIG DOLLARS ride on a CRANE BOOM

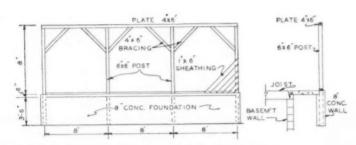
More dollars will come your way when you've got a Bucyrus-Erie Hydrocrane on your team. Its telescoping boom alone will give you money making advantages you've never known before.

The boom is equipped with a hydraulically telescoping section which has a travel of 8 feet. It can be extended or retracted either while boom is stationary or during boom hoist or line hoist operations. Think of the times you could have used an advantage like this — on light building construction jobs, for example. The Hydrocrane reaches into windows, over beams, between girders — quickly erects concrete planking, steel sections, pre-fab units — moves materials in and out of inaccessible places in a fraction of the time otherwise required.

The telescoping boom is only one of many Hydrocrane advantages. Every crane function is fully hydraulic—independent boom hoist, swing, clamshell bucket close, line hoist, outrigger set and retract. Hydrocrane can travel at highway speeds up to 50 mph. Machine is quickly convertible to hoe front end—right in the field.



ask the EXPERTS about



Going to add a room—can I do it this way?

I have been asked to add a new portion of a building to an existing structure. The existing building has a basement of concrete block with wood joists and flooring. The portion to be added is to have a concrete floor and a foundation 3 feet 6 inches deep, 6 inches wide in which 4x6 posts will be set 8 feet on centers.

The posts will form the framework for the new wall. I plan to use 2x4 braces and a 4x4 wall plate at the top. Horizontal sheathing will be of 1x6's or 1x12's. I plan to use 100f trusses instead of rafters and joists to form ceiling and roof.

In reference to load bearing and other structural considerations, what changes would you recommend in the building of this exterior wall?

R. A. S., Davenport, Iowa

A system of framing for small homes as shown in the drawing is quite satisfactory, using light trusses spanning not over 24 feet at the posts. If joist and rafters are used, a larger plate than a 4x6 would be necessary. Put sheathing on diagonally for additional bracing effect.

The 4x4 plate which you planned to use has been changed to a 4x6 plate. The 4x6 posts have been changed to 6x6 posts, the concrete foundation has been enlarged from a 6-inch width to a width of eight inches. The 2x4 braces have been enlarged to 4x6's.

K. Roderick O'Neal & Assocs.

Protecting plywood from rain and plaster

I am about to start the building of a frame house for a client. It was originally planned for the usual 1x6 t&g boards for subfloor, wall sheathing and roof decking. My client has now asked that I use 5% sheathing-grade plywood instead. My problem is how to protect the plywood against heavy rains before the walls are sided and the roof is shingled, and how to protect the subfloor from plaster.

G. C., Glassboro, N. J.

The 5%-inch-thick sheathing-grade plywood can be used for application on the wall provided this material is moisture resistant. In the event the plywood you refer to is of the ordinary type, then I would suggest that a coat of water repellent be applied to the exterior surface.

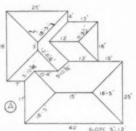
To protect the plywood from the plasterer's mess, when used as a subflooring, place a good grade of building paper over the surface. Painting subfloor with an oil may help.

- Planning
- Concrete Work
- Framing
- Roofing
- Heating and Plumbing
- Air Conditioning
- Wiring
- Insulation
- Interior Finish
- Power Equipment

Gabled roof would be easier, cheaper

Enclosed find sketch and dimensions of a home I am to build. Can you help me work out the roof plan such as hips and valleys, their locations and length using a 5 and 12 pitch?

E. S., Galva, Iowa



40 SLOPE 5-12

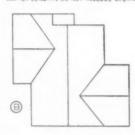


Figure A shows the solution to your roof problem including dimensions and the placement of hips and valleys at a 5 and 12 pitch. But with a maze of hips and valleys, it would seem to be expensive. You might consider a gabled-roof (figure B) which would be simpler to build and not as costly.

Got a problem you can't solve? "ASK THE EXPERTS"—a group of industry authorities—experts in their fields. They'll give you the answer.

Write to "Ask the Experts," American Builder, 79 West Monroe St., Chicage 3, III. We'll publish as many questions and answers as we can.



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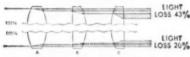


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PASSAGE OF LIGHT THROUGH UNCOATED LENSES



PASSAGE OF LIGHT THROUGH COATED LENSES

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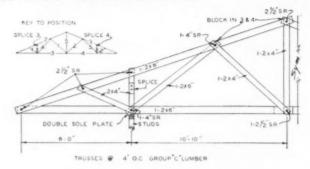
White Universal Level-Transits also offer you internal focusing, guarded vertical arc and ball bearing race which insures smooth operation, even in sub-zero temperatures. Check one out on your next trip. You'll soon be convinced a White can make your work faster, easier, more accurate . . Write for Bulletin 1053. DAVID WHITE CO., 311 W. Court Street, Milwaukee 12, Wisconsin.



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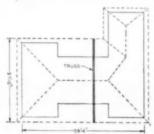
ask the EXPERTS



Problem-38-foot truss, 8-foot overhangs

Enclosed please find sketch of Hshaped house, built of 3-inch concrete block. The dotted lines outline a hip roof with a 2-foot overhang (8-feet overhang in the case of the two entrance porches).

I plan to use nailed trusses 16



inches on centers across the portion of the house between the two porches with a 4-12 pitch strong enough to carry a plastered ceiling with radiant heating pipe panels imbedded in it. Roof is to be extra-heavy asphalt shingles over 30-pound building paper. How should this truss be designed?

S. F., Boonton, N. J.

The truss illustrated can be used with an 8-foot overhang for the center portion of the house you have planned. Of course, other trusses would have to be designed for use in the two wings to accommodate a hip-roofed assembly.

The truss illustrated is a typical one only. For a complete engineering job you should take it to a local engineering firm. Use ½-inch round bolts with 2½-inch split rings and ¾-inch round bolts with 4-inch split rings. Place trusses four feet on center.

Wilbur Tuggle Structural Engineer

Will marble chips wash off 4-12 pitch roof?

A house I am building has a 4-12 pitch roof with built-up roof and marble chips specified. I have been told that the stones will wash off. Is this true? If so, how can this be prevented?

A. D., St. Joseph, Mich.

It is our experience that white marble chips, when washed free of marble dust, make a very good surfacing material on flat-roof construction. However, these chips are a little too heavy to be used on steep inclines of as much as four inches per foot. They may tend to cause the surface coating of bitumen to slide down thus leaving bare spots.

While the use of slag is recommended because of its light weight for surfacing built-up roofs on inclines up to four inches per foot, this will not give you the white color you want. In your area, it is common practice for roofing contractors to use high-melting point asphalt as the bitumen on such roofs. Into a surface coating of this asphalt, they embed white crushed stone.

The important thing is to see that the stone is washed clean and is as free as possible from dust or loose material. Also the asphalt must be heated to a proper temperature of from 350 degrees to 400 degrees Fahrenheit so that the crushed rock may be properly embedded into it. Have a good contractor do work.

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ask the EXPERTS

Evaporate cooler works best in low humidity area

I have been asked to build an inexpensive cooler system using water that runs over a louver grate with forced air directed over the grate. What are your suggestions as to a cooler of this type?

J. W., San Mateo, Calif.

It is assumed that you are looking for some information concerning evaporative coolers. The evaporative cooler is a rather inexpensive type of cooling system used rather successfully wherever the relative humidity is low. In areas where the relative humidity is high, the more successful method of cooling is mechanical refrigeration.

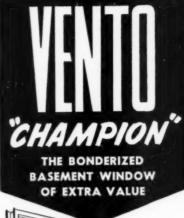
Evaporative coolers consist of a cabinet with grilles on three sides. A centrifugal type of blower is located inside of this cabinet and the blower pulls air through filter pads which are kept rather moist. All of this air is taken directly from the outside and the blower then pushes this cooled air into the building.

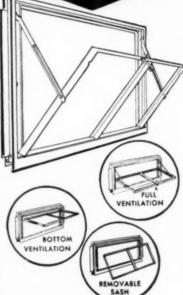
Usually, the secret of evaporative cooling is to move a large quantity of air into the building and exhaust it quickly. This means that doors and windows must be left open so that all of the air can be quickly exhausted. Many installers use exhaust fans for more positive flow of air out of the building.

Water is usually pumped from the base of the cooler cabinet up to the top of the cabinet and discharged into a tray with perforations. Water runs out of these perforations over the pads. Any water which is not evaporated as the air is pulled through these pads drains down into the bottom of the cooling cabinet where it is again recirculated. A common pad is made from Aspenwood.

Contact some builder of evaporative coolers in your locality. In addition to being able to buy the unit at a good price, you will also be able to get the benefit of properly sizing the unit to your particular application. You will get all of the engineering help you will need.

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14-gauge electrically welded frame, fins welded to jamb for quick installation and double contact with leak-proof watershed sill. A plus value incorporates a redesigned latch which assures positive operation under all conditions.

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"Duraplastic" provides a more workable mix... better results...at lower cost"

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WELL-KNOWN BUILDER D. W. Richardson, president of the R. D. Richardson Construction Co., Scranton, Pa., also recommends Duraplastic. "Duraplastic gives us a more workable, plastic mix," says Mr. Richardson. "This means we get better placing and appearance at lower cost to us."



POURING TRANSIT-MIXED DURAPLASTIC concrete for Bell Telephone Dial Exchange in Olyphant, Pa. General Contractor: R. D. Richardson Constr. Co.; Ready-Mixed Concrete: Ezra Stipp Constr. Co., Scranton, Pa.



WORKABLE CONCRETE made with Duraplastic facilitates placement work in construction of this type. Workmen find it easy to place Duraplastic concrete properly around steel reinforcing.

Many others throughout the building and construction field have learned to count on the advantages of Duraplastic air-entraining portland cement. Duraplastic makes a more plastic, more cohesive, more uniform mix-less mixing water is needed for a given slump . . . segregation and water gain are minimized.

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Any size up to six feet wide—immediate delivery! Styles to fit any type window. Also available with Kaiser Aluminum Shade Screening.

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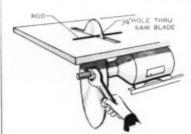
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All have the extra-strong, exclusive Multi-Strand edge

how would you do it?

Ideas for the man on the job

Make changing of table-saw blades easy



Drill a ¼-inch hole through the saw blade near the sawtooth edge. When you want to change blades, just slip a 12-inch length of ¼-inch drill rod about half way through the hole. The rod will hold the saw blade tightly and keep it from turning while you loosen the nut below to remove the blade.

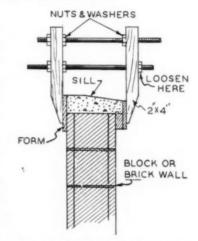
-A. R. Tanner, Cold Spring, N. Y.

Use this clamp for cast-in-place window sills

When pouring a cast-in-place window sill, use this clamp to keep the forms firmly in place until concrete has hardened. Two clamps are necessary for each window sill.

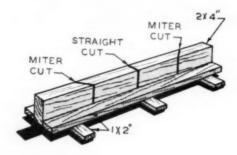
Make each clamp of two pieces of 2x4. Bevel the surface of one side of each piece. Drill two holes in each 2x4 large enough to accommodate a rod of about ½-inch diameter. Place threaded rods through the holes. Secure them in place with nuts and washers as shown. Clamp is adjustable by unscrewing bolts at right.

Notice that six washers and nuts are used—four on the 2x4 at the left and two at the right. Notice that on the 2x4 at the right one nut is on the inside, the other on the outside. After the concrete has set, remove



clamp quickly by loosening only the nut seen at the outside, right.

-J. Floden, Sumner, Iowa



Idea for a miter box-

With several pieces of 1x2 and a piece of 2x4, you can make a miter box like the one shown. The advantages of this miter box are that you can cut miters on either or both sides and that it has a solid base.

Take three pieces of 1x2 and cut

them about 10 inches to a foot long. Nail them to a 2x4 about two feet in length into which 45-degree miters and a straight cut have been sawed. Then nail a piece of 1x2 about two feet long on each side of the 2x4.

-Nils Fagerstrom, Alpine, Calif.

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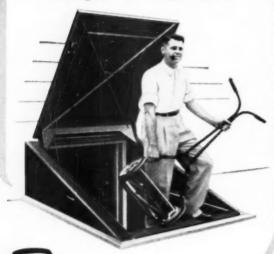
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SERVICE-WAY

The modern basement entry

The new Service-way makes the basement entry one of the most-used doors in the house . . . and by far the

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Adds value to home—worth many times its moderate cost. The Service-way is one of the most desirable features you can add to a modern home. It simplifies dozens of household jobs. Repairmen, meter readers and children with muddy feet can go direct to the basement from outdoors without tracking up the house.

Rugged! The Service-way is made from heavy-gauge steel, yet the door can be opened with one finger. Overlapping flanges assure snug fit, keep out rain, snow and wind. Slide bolts lock door securely from inside. Comes fully assembled, ready to install. Made by the makers of the famous. Heatilator Fireplace. Write for folder and specifications: Heatilator Inc., 8612 E. Brighton Ave., Syracuse 5, N. Y.



No effort to open! Special double-action spring suspension counter-balances the weight of the sturdy steel door.



Functional design . . . Blends with any style architecture, becomes an integral part of the house.



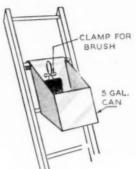
how would you do it?

Ideas for the man on the job

An ideal paint container

Get a 5-gallon can of rectangular shape. Cut off the top of the can and cut sides so that one end is longer than the other. Shape the long end of the container so that it will fit over the rung of a ladder. The weight at the bottom of the can should rest for support on the rung below.

The sharp edge of the side of the can that was



cut low will afford an easy way to wipe out surplus paint—much better than with a round can. The brush also can enter a square can more easily than one with a round one. Use a broom clamp to hold the brush out of the paint when you are not using it. A second clamp could be used to hold a second brush.

-W. Kraatz, Santa Cruz, Calif.

If your hammer slips—

If you miss the nail while trimming and the hammer should mark the trim, apply water to the spot where the hammer marked the trim. Water placed on the bruise will cause the wood to expand pushing the hammer mark out. Apply water only to the spot and not all over the area.

-D. McGeady, Chincoteague, Va.

WHEN LEVEL THE SLOPE IS CORRECT



How to get uniform slope on sidewalk forms

Sidewalks and drives placed adjacent to buildings need to have a degree of pitch to encourage water to drain away from the building. To be sure of a uniform slope for the sidewalk and drive forms and therefore of the concrete surface that is poured in them, use a straightedge like the one illustrated. It has one edge which is perfectly level. The other edge is cut to the degree of slope desired. When you put in forms, use the straightedge with a level on it to get the proper slope. When top of the straightedge is level, the slope of the forms will be correct.

-A. N. Nelson, Kansas City, Mo.

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Potent Applied

skillfully engineered ... distinctively styled ... types for all exterior and interior door requirements

- Functional . . . today's answer to modern home living
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- Will retain its beautiful appearance indefinitely

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The rapidly growing acceptance of Calder Wedge-Tight Garage Doors is the result of major product advantages home owners appreciate and builders demand. Examine the hot sales features of Calder garage doors for yourself:

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- Calder dealers sell a full line of garage doors. One of more than 50 stock sizes is sure to fit any opening requirement. Stock sizes mean popular prices, too.
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They will appreciate your suggestion of ...

Trinity White

The mass of dazzling white or the truer colors and tints made with Trinity white cement gives distinction to any structure—large or small. Your recommendation to use Trinity white will be appreciated and remembered by all concerned with that building.

A Product of GENERAL PORTLAND CEMENT CO.
Chicago • Dallas • Chattanooga • Tampa • Los Angeles



Your Guide to **NEW PRODUCTS** Information



porous board panels serve four structural functions

Acoustical Form Board, with glass mat face, serves as a permanent roof deck form, incombustible interior ceiling, an acoustical ceiling and provides efficient thermal and acoustical roof insulation. It is sold through approved gypsum contractors at 45 to 60 cents per square foot in 32x48 inch panels including all necessary installation equipment. Owens-Corning Fiberglas Corp., Dept. AB, Attn. R. J. Littin, Nicholas Bldg., Toledo 1, Ohio.

Circle No. 1 on coupon, page 142



pipe and bolt threading kit features compact threader

This handy kit for plumbers, fitters, electricians has storage space for the popular Beaver No. 71 hand threader and all basic dies, also the Beaver No. 71-R ratchet. The threader fits in the palm of the hand and is fully adjustable for standard and over or under standard pipe threads. All dies are furnished by eighths. Sixteen bolt sizes are available. The tools are sold through mill and plumbing supply houses. Beaver Pipe Tools, Inc., Dept. AB. Attn. E. R. Barkley, Warren, Ohio.

Circle No. 2 on coupon, page 142

How to Use This New Products Information Service

AMERICAN BUILDER editors have just spent considerable time, money and effort to find out from you, the reader, exactly what information service you would like for New Products.

As a result of your help, this New Products Service Department has been revised and improved to bring you information about more new products each month, earlier than ever before, and to make it easier for you to get additional information.

You are invited to use the reader service coupon appearing on page 142. Simply draw a circle around the key number of each product that interests you, write in your company name and address, tear out and mail the card. You then will receive literature and detailed information direct from manufacturers.

Each new product and catalog item also carries complete data so that you can write direct to the manufacturer for more information.



lightweight institutional door designed for heavy-duty use

This door combines economy and lightness of hollow core door with the heavy blocking necessary to accommodate institutional hardware. Core of cylindrical fibre columns give door its lightness. Use of three-ply balanced face panels give strength. Distributed through millwork and building material jobbers. General Plywood Corp., Dept. AB. Attn. E. A. Stigers. 3131 W. Market St., Louisville, Ky.

Circle No. 3 on coupon, page 142



compact electric chain saw useful in land clearance

Model 128 Limb Saw weighs only 7½ pounds, measures 16 inches overall. Rugged tool has 115-volt a.c.-d.c.

motor; hardened steel cutter bar with chipper chain runs at 1,100 feet per minute. Aluminum alloy housing has loop handle, trigger finger switch. Saw lists at \$89.50 at hardware, building supply dealers, lumber yards. Porter-Cable Machine Co., Dept. AB. Attn. C. F. Wheeler, 1714 N. Salina St., Syracuse 8, N.Y.

Circle No. 4 on coupon, page 142



combination storm-screen window features ease of installation

The Fabrico E-Z Hung combination storm window and screen is sold with two glazed sash and one screen, carton-packed. The half-size units permit interchangeability to any desired combination. Where complete top-and-bottom screening is desired, an additional half-size screen is available. Price, average size (2½-in, by 4½-in,), is about \$19 a unit. Sold through retail lumber and building material dealers. General Woodcraft Co., Dept. AB, Attn. Mark G. Gilbert, 3323 Paterson Plank Rd., North Bergen, N. J.

Circle No. 5 on coupon, page 142

Your Guide to NEW PRODUCTS Information



lightweight rock drill will drill holes 18 feet deep

The new Bosch electric rock drill is powered by a lightweight high-cycle motor requiring no brushes, and is operated from a Homelite generator weighing only 130 pounds. The tool is equipped with the Bosch pressure blower. Price of the drill is \$572 and \$202.50 for the blower. Available from all Homelite district and branch offices. Homelite Corporation, Dept. AB, Attn. Lowell Lyman, 54 Riverdale Ave., Port Chester, N. Y.

Circle No. 6 on coupon below

Rubber roller cabinet catch is furnished with two metal strikes for mounting under shelf or on cabinet frame. Catch cushions door, eliminates slam. S.25 at hardware dealers. The Stanley Works, Cabinet Hardware Div., Dept. AB, Attn. E. C. Benfield, New Britain, Conn.

Circle No. 7 on coupon below

Deluxe automatic washer has 26-minute washing cycle, underwater suds distributor, single control dial. Listed at \$229.95 at appliance stores. Frigidaire Division, General Motors Corp., Dept. AB, Attn. W. H. Smith, Dayton 1. Ohio. Cirtle No. 8 on coupon below

Aluminum folding platform ladder has non-slip tread steps, rubber feet. Made in 4-, 6- and 8-foot heights, selling for \$30.95 to \$52.95 from factory. Aluminum Ladder Co., Dept. AB. Attn. D. D. Cramer, Worthington, Pa.

Circle No. 9 on coupon below



combination cabinet has sink and wash bowls

This model 4200-ST all-steel combination cabinet-sink has a shallow wash bowl and deep sink bowl. The sliding top can be used to cover either bowl. Length of the cabinet is 42 inches. A multi-purpose unit, it is not only useful for washing and rinsing laundry items but provides an extra place for youngsters to wash up. Available through all types of outlets at \$139.95. Toledo Desk & Fixture Corp., Dept. AB, Attn. J. E. Cartright, Maumee, Ohio.

Circle No. 10 on coupon below



gas furnace combines with clothes dryer

The dryer is mounted on the top of the standard lowboy Herbster gas-fired furnace. Only filtered air, free of all combustion gases, touches the clothes. Called the Herbster Heat-N-Dry, the combination unit is about the size of an ordinary refrigerator. It comes in two sizes: the DC-100 has 100,000 Btu input rating and sells for \$598, net. The DC-120 has 120,000 Btu rating and sells for \$638, net. Herbster Products Co.. Dept. AB, Attn. John A. Ashby, 877 Addison Road, Cleveland 3, Ohio.

Circle No. 11 on coupon below

Textolite, the GE plastic surfacing, as well as GE paint in 1955 will be available in a wide choice of colors as part of the new color program for GE appliances. Traditional white for kitchen equipment is now only one of six colors in the GE line. The non-white colors are turquoise green, canary yellow, petal pink, cadet blue, and woodtone brown. **General Electric Co.**, Dept. AB, Appliance Park. Louisville 1, Ky.

Circle No. 12 on coupon below

USE THIS COUPON FOR FREE INFORMATION ON PRODUCTS AND EQUIPMENT

CIRCLE ITEMS ON WHICH YOU WISH MORE INFORMATION. MAIL TO AMERICAN BUILDER, 79 W. MONROE ST., CHICAGO 3, ILL. Porous board panels Pipe and bolt threading kit Lightweight institutional da Electric chain saw 35. Hydraulic digging wheel 36. Gas burner 37. Lowboy furnaces 38. Caiking compound 39. Woodworking machine 40. Convex window panes 41. Refrigerator-freezer 42. Power wheelbarrow 43. Sliding-door rollers 44. Metal pattern 45. Plostic surfacing 46. Concealers of room air conditioning units 47. Clethes dryer 48. Prefab goble end 49. Magnesium featheredges 50. Gear-driven trencher 51. Gas built-ins 52. Bathroom fan 53. Oraltsman's triangle 35. Hydraulic digging wheel 54. Garage door 55. Plastics surfacing 55. Hardboard wall panels 56. Hardboard wall panels 57. Block plane 58. Motor grader 59. Warm air furnace CATALOGS Lightweight rock drill Cabinet catch CATALOGS 60. Heating and cooling units 61. Basement door 62. Stack roulings 63. Truck crane 64. Plastic wall tile 65. Sewer failures 66. Concrete mixer 67. Translucent structural panels 68. Metal weatherstrip and sosh balance 69. Closet planning 70. "Power Shop" machines 71. Air conditioning Automatic washer Platform ladder Plation Index State Stat 10 SERVICE ON THIS COUPON EXPIRES IN 90 DAYS-ACT NOW! (DEC. 1954) 24 25 Semi-automatic washer Radiotor valve New jointer Oil-burner ignition transformer Combination range Plastic post lantern Cerner bathtub Metal folding door Ceramic glazed concrete blocks Washer-dryer 26 FIRM TITLE STREET CITY ZONE STATE Please print name

YIKON 11113

Watch our monthly feature announcement

HIGH QUALITY PLASTIC TILES

for special effects

Vikon Plastic Tiles round out Vikon's complete line of wall tile Vikon Plastic Tiles round out Vikon's complete line of wall tile products. They offer you the ultimate in plastic quality. The thick, surface . . . uniform dimensions . . . perfect flatness. The thick, perfect flatness an excellent perpendicular edge of Vikon plastic tile provides an excellent butting point and prevents the possibility of tiles overlapping one another.

Wherever plastic tiles are required for special effects, these two superior lines, Vikon or Norseline, will do credit to your customers' decor. Write today for complete information. one another.

VIKON - The Only Complete Line Enameled Chromatized Steel . Enameled Aluminum Stainless-Steel - Copper Tile - Plastic Tile - Mastic - Accessories Matching Electric Receptacle and Switch Plates

VIKON TILE CORPORATION Washington, N. J., Dept. XD7

Please send me, without cost or obligation, the complete story of Vikon Tile together with full-color brochure and sample tiles

☐ DEALER ☐ DISTRIBUTOR ☐ CONTRACTOR ☐ ARCHITECT

ADDRESS.

ZONE__STATE

for 30 years Builder Oncinor



Make sure you install the "proved unit" . . . specify Incinor, the automatic, gas-fired incinerator. For more than thirty years, homes by the thousands have eliminated messy trash and garbage areas with Incinor . . . it's dependable and trouble-free.

Choose from a complete line of indoor and outdoor Incinor models.



Approved by A.G.A. WRITE TODAY FOR DETAILS

INCINERATION DIVISION BOWSER, INC. . CAIRO, ILLINOIS

Your Guide to NEW PRODUCTS Information



water softener has simple one-control operation

The new F & W "Miracle Crusader" water softener is available in four sizes from 350 to 800 G.P.H. flow rate in both manual and automatic regeneration. Capacity ranges from 36,000 grains to 130,000 grains. Most important feature is simplicity of operation, with only one control handle. All units are completely loaded at the factory and are ready for installation. Prices range from \$122 to \$225, and the units are distributed through hardware, plumbing, farm implements, and electrical appliance dealers. Flint & Walling Mfg. Co., Inc., Dept. AB, Attn. R. R. Moran, Jr., Kendallville, Ind.

Circle No. 13 on coupon, page 142



new method of pipe fitting eliminates threading or welding

Nu-Rail slip-on fittings are designed to permit pipes to cross and continue through, thus substantially reducing pipe cutting. Five basic fittings are available in a wide range of sizes from any accredited wholesaler, or mill and plumbing supply outlets. Made of an alloy of virgin aluminum and magnesium. The Hollaender Mfg. Co., Dept. AB, Attn. John H. Hosking, 3841 Spring Grove Ave., Cincinnati 23, Ohio.

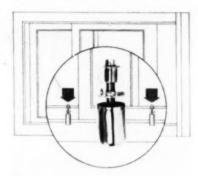
Circle No. 14 on coupon, page 142



new baseboard heating unit gives uniform water temperature

An inside turbulator extending the whole length of the steel pipe of this unit mixes the water thoroughly, insuring uniform temperature of all the water in a given section. This is said to eliminate any possibility of a core of hot water at the center of the pipe, with cooler water next to the pipe. The louvers of this "florvector" unit are designed to direct the flow of heat away from the walls. Union Asbestos & Rubber Co., Dept. AB. Attn. P. D. Colwin, 332 S. Michigan, Chicago 4, Ill.

Circle No. 15 on coupon, page 142



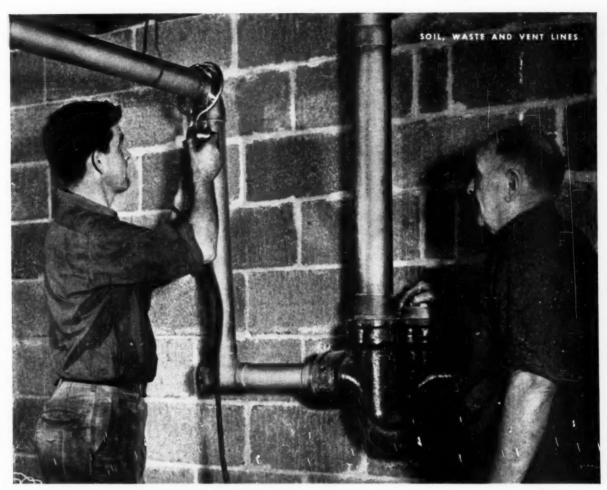
easily installed sash balance cuts building costs

Adjustable spring tension of this sash balance permits easy raising or lowering of sash, yet holds it in any position. Also prevents loosely mounted windows from rattling. Manufacturer stresses simple installation of unit. List price is \$.60 each at hardware jobbers. lumber yards. Rockford Crescent Mfg. Co., Dept. AB, Attn. L. V. Winters, Rockford, Ill.

Circle No. 16 on coupon, page 142

Ice- and snow-melting chemical pellets maintain surfaces against freezing, contain rust inhibitor. Sold in 25- to 300pound containers. \$11.50 per 100pound drum, direct from Chem Industrial Co., Dept. AB, Attn. E. White, 3764 Ridge Road, Cleveland 9, Ohio.

Circle No. 17 on coupon, page 142



JIM LOWE, PLUMBING CONTRACTOR, watches while son Ed makes last joint with circular torch on a 3" Type M Copper Tube soil line.

"I use COPPER for a better, faster job-at lower cost"

Jim Lowe is talking about copper tubes and fittings for soil, waste and vent systems. Mr. Lowe has been in the plumbing business for 52 years and is a Past President of the Connecticut State Association of Master Plumbers. Jim goes on to say, "Tve always been sold on copper's quality. Now I'm just as sold on its economy. And so are my customers. My figures prove the final cost

of a job is *less* in copper. Yes, material costs are slightly higher, but a big one-third saving in installation costs more than makes up for it.

"Copper tubes weigh about % as much as ferrous pipes. That's important—for faster handling, assembling and hanging. Copper tubes come in long, 20-foot lengths, too. You need fewer joints. And quick solder-type connections can be made in tight places. Where 3" vent stacks are permitted, they will fit inside a 4" stud. And remember—copper's reputation for quality and long life adds sales value to any building."

ANACONDA Copper Tubes and Fittings made to standards of highest quality are sold only through recognized wholesalers. The American Brass Company, Waterbury 20, Conn. In Canada: Anaconda American Brass Ltd., New Toronto, Ont.



THIS 16' length of tube (foreground) points up one of ANACONDA Copper Tube's many time-saving advantages.

for copper tubes see your

ANACONDA°

distributor

BUILDER

NEW PRODUCTS



wall-hung refrigerator-freezer now available

GE's new wall refrigerator-freezer puts all food at convenient reaching level. The freezing section holds up to 73 pounds of frozen food, and features adjustable removable shelves on the inside of the door to hold a large supply of frozen juice cans and packaged foods. No doors obtrude from the appliance, but open at a touch by means of finger grips at the base. General Electric Co., Major Appliance Division, Dept., AB, Appliance Park, Louisville 1, Ky.

Circle No. 18 on coupon, page 142

Over-the-range wall cabinet provides flexible storage arrangement made possible by shelf adjustment feature; heavy-gauge steel, 42x18 inches. Lists at \$48.85 from plumbing supply dealers. Universal-Rundle Corp., Dept. AB, Attn. Quentin B. Garman, New Castle, Pa.

Circle No. 19 on coupon, page 142



the "Streamliner" shower head

Made of chrome-plated, solid brass throughout, the new "Streamliner" shower head embodies such luxury features as cast face-plate and adjustable balljoint. It is self-cleaning and comes packed 12 to a carton for counter display. Price retail is \$1.80. Available through wholesale plumbing supply jobbers. Jamaica Mfg. Co., Inc., Dept. AB, Attn. M. Blumberg, 1209-1223 De-Kalb Ave., Brooklyn, N. Y.

Circle No. 20 on coupon, page 142



big corner clamp grips materials up to 4½ inches wide

This new clamp has a two-position screw block which makes it possible to adjust the clamp to accommodate stock up to 23%-inch wide in one position and maximum gripping capacity (4½2-inch) in the second. The clamp is made of heavy gauge steel and is specially ribbed to prevent warping or springing. Screw clamps have special wood blocks which prevent marring of the work. Priced at \$4.98 from retail hardware stores. Gunver Mfg. Co., Dept. AB. Attn. Peter J. Gunas, Hartford Rd. Manchester, Conn.

Circle No. 21 on coupon, page 142

Roof maintenance materials in package unit contains 144-foot roll of glass fiber roofing membrane, roof coating, application tools. Kit sells for \$9.85 from district representatives. Lexsuco, Inc., Dept. AB. Attn. F. W. Curtis, Cleveland 3, Ohio.

Circle No. 22 on coupon, page 142

NICHOLLS QUALITY TOOLS

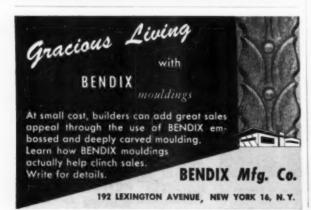


Balanced design, and superior workmanship of Nicholls TROWELS, FLOATS, CEMENT TOOLS, DARBIES and HAWKS make them the "quality tools" of the trade.

ASK YOUR DEALER FOR

You Can't Buy a Better Tool!

NICHOLLS MANUFACTURING COMPANY





. because it's designed for today's homes

.. because it's engineered for safe, easy operation

. because it's Precision-built for quality



HYDRAULIC SAFETY CHECKS prevent slamming of stairway on opening and closing.

ACTUATED BY COUNTERWEIGHTS stairway closes tightly every time. No springs to weaken no adjustments necessary.

LIFETIME ROLLER BEARINGS insure virtually effortless operation.

RUGGED AND STRONG—all parts secured by bolts and screws. Made for long life, dependable service under constant use.

INSULATED DOOR PANEL keeps out summer heat from room below; prevents loss of heat to attic in winter.

FULL WIDTH SAFETY TREADS protect steps, add to appearance, assure safe footing.

FITS ANY CEILING HEIGHT—graduations on runners facilitate cutting off for different ceiling heights, saves installation time and cost.

TWO STANDARD SIZES—8'0" and 9'9". For ceiling heights 7'0" to 8'9", use 8'9". For ceiling heights 8'9" to 9'9", use 9'9". Figure from finished floor to finished ceiling.

 PRECISION STAIRWAYS ARE SOLD BY MORE THAN 30,000 DEALERS IN U. S., CANADA, AND ALASKA

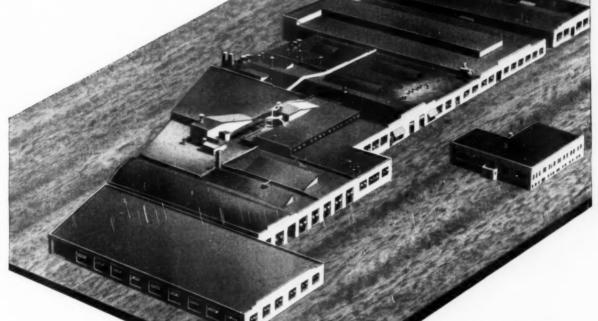
PRECISION PARTS CORPORATION

MASHVILLE 7, TENNESSEE

There's only One

Marlite

Made only by
Marsh Wall Products, Inc.
in the world's largest prefinished
wallpanel plant



Better than ever for you today...

Only Marlite gives you...

- Planks, Blocks and Panels—a complete line of colors, wood and marble patterns with glossy and semi-gloss finishes suitable for any room in any building.
- Continuous national advertising which has made Marlite the world's best known prefinished wallpanel.
- Unequalled client-pleasing features: soilproof baked finish, easy cleaning, fast installation, economy, permanent beauty.
- Nationwide distribution with convenient warehouses and helpful factory representatives located near you.
- Highest quality maintained through continuous research and product development by skilled product engineers in Marsh's own laboratories.

MARSH WALL PRODUCTS, INC., DEPT. 1203 DOVER, OHIO
Subsidiary of Mesonite Corporation

OUR TWENTY-FIFTH YEAR OF LEADERSHIP

25 Years of Progress

Since pioneering prefinished wall paneling in 1930, Marlite sales have grown steadily through a reputation for highest quality and fine builder relations. Keeping pace with the constantly increasing demand for Marlite, the factory is now being expanded for the 12th time!

Marlite

PREFINISHED

WALL and CEILING PANELING



Marlite is made with genuine Masonite® Tempered Duolux® Marlite Plank and Block Patent Applied For





new APMI **DECORATIVE PLYWOOD PANELS**

Here are three new profit opportunities for you from Associated Plywood Mills . . . BIRCH faced plywood, KNOTTY PINE faced plywood and PHILIPPINE MAHOGANY faced plywood. These new products are top quality -beautiful veneers outside; SOLID CORE inside. APMI's long manufacturing experience, plus new research and special production machinery has resulted in these new decorative panels for home and office building and modernization; and for use in cupboard doors, radio and TV cabinets and other types of wood work. Standard 4'x 8' panels are available in 1/4" and 3/4" thickness. Other sizes on special order. APMI plywood is stocked at company warehouses and selected independent jobbers. We welcome your inquiries.



Plywood plants at Eugene and Willamina . Lumber mill at Roseburg

BRANCH SALES WAREHOUSES: 4268 Utah St., St. Louis, Missouri; 4814 Bengal St., Dallas, Texass 4003 Coyle St., Houston, Texas; 1026 Jay St., Charlotte, North Carolina; Wake Forest Road, Raleigh, North Carolina; Warley Road, Greenville, South Carolina; 925 Toland St., San Francisco, California; Eugene, Oregon; Willamina, Oregon.

SALES OFFICES: 31 State St., Boston, Massachusetts; 595 E. Colorado St., Pasadena, California,

BUILDER

NEW PRODUCTS



plastic coating protects enameled surfaces during building

Coat-A-Tub is a new black, strippable coating made of liquid vinyl plastic and easily applied to any enameled surface with an ordinary whitewash brush. It dries to a strong, flexible film which can be peeled off at the completion of construction work. One gallon will cover four to five bathtubs. Cost is from \$4.50 to \$5.10 a gallon from plumbing and building supply wholesalers. Protectub, Inc., Dept. AB, Attn. A. Yormack, 71 Ludlow St., New York, N. Y.

Circle No. 23 on coupon, page 142



gas fired furnaces adaptable to actual heating demands

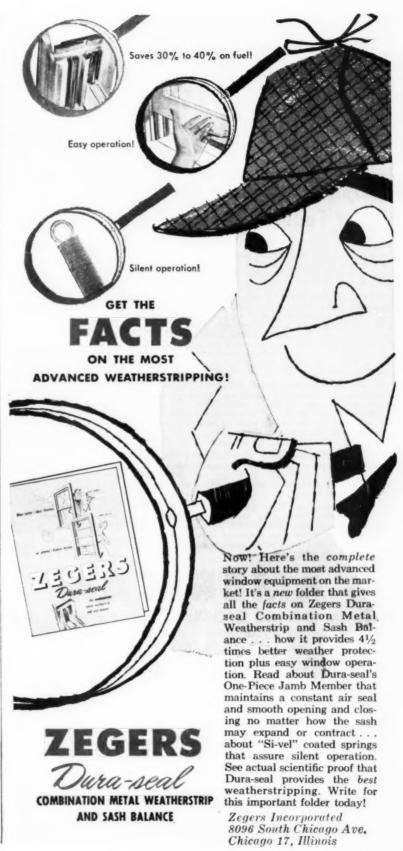
Econo-Flow gas furnaces burn all types of gas, are widely adaptable to home requirements. Line includes basement model (shown), counterflow and vertical models, each made in three capacities and a horizontal unit, all styled for minimum space needs, assembled and wired. Line is available through 1.500 franchised dealers. U. S. Machine Division, Stewart-Warner Corp., Dept. AB, Attn. Robert C. Hulse, Lebanon, Indiana.

Circle No. 24 on coupon, page 142

Semi-automatic washer features single dial operation, controlling washing, rinsing, spin-drying cycles. Retails at 5199.50 at appliance stores. Thor Corp., Dept. AB, Attn. Bill Johnston, 2115 S. 54th Ave., Chicago 50, Ill.

Circle No. 25 on coupon, page 142

DECEMBER 1954



AMERICAN DISTRIBUTORS LUZB LUZBLUJULICULUS Helping You Keep Ahead in Floor Sanding Production and Profits!

American Distributors are everywhere—so you can always get exactly what you need in floor surfacing equipment, supplies or service—promptly, to assure maximum production hours and profits for you!

Need equipment? This is one organization fully equipped and willing to take products to you on your job, at your convenience. Maybe you'd like to test the Super 8 in a side-by-side run with your present machines. Your American Distributor will be happy to arrange this with no obligation—giving you an opportunity to see how the Super 8 will step up production on any floor, any time, with twice the speed of a Standard Machine!

Or, you can compare actual performance of an American B Spinner for matching perfectly the floor edges, stairs and closets with the main body of the floor . . . or see for yourself the handling ease of the American DeLuxe or ALM 13 Maintenance Machines for disc sanding, steel wooling, waxing, polishing, buffing or grinding concrete.

Need supplies? Here, again, your American Distributor helps you—with a complete stock of American abrasives, scientifically made for top cutting speed and long life . . . also, American quality finishes for all floors.

Need repairs or parts? Your American Distributor offers immediate service by factory-trained mechanics using genuine replacement parts. All service guaranteed! Have your machines checked and serviced regularly by, your authorized American Distributor—in all principal cities.



ATLANTA—Modern new home of American sales and service . . . G. D. Bridges, distributor.



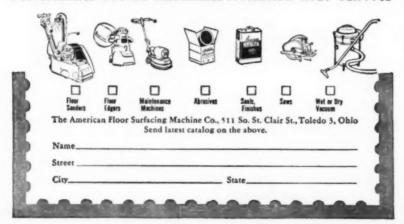
WASHINGTON, D. C.—T. R. Hazlett, distributor offers complete service and sales on American equipment, supplies.



NEWARK-L. R. Mayps, distributor, has experienced staff of sales and flooring experts.

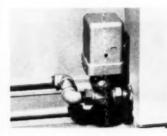
AMERICAN

Performance Proved MACHINES...Nation-wide SERVICE



BUILDER

NEW PRODUCTS



radiator valve provides room-by-room temperature control

Automatic and selective radiator regulation on room-by-room basis without structural changes in building is provided by this motorized electric radiator valve. It is designed to control flow of low-pressure steam or hot water and offset outside temperature-changing factors. List price is \$67.40, depending on types of equipment required. Sold through authorized company branches. Minneapolis-Honeywell Regulator Co., Dept. AB, Attn. R. H. Jacobs, 2753 Fourth Ave. S., Minneapolis 8, Minn.

Circle No. 26 on coupon, page 142



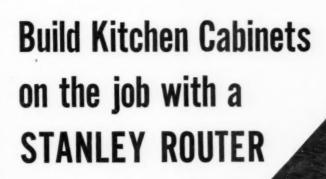
new jointer insures true cut entire length of long board

Delta's new long-bed 6-in. jointer has a 42½-inch bed, claimed by the manufacturer to be the longest found on any jointer in its price range (\$122.50). Other important new features include a fully adjustable outfeed table, universal fence control, improved table elevating mechanism and a new safety guard. Delta Power Tool Division, Rockwell Mfg. Co., Dept. AB, Attn. T. C. Mortimer. 435 N. Lexington Ave., Pittsburgh 8, Pa.

Circle No. 27 on coupon, page 142

Oil-burner ignition transformer designed to fit almost any type of domestic oil burner weighs 9½ pounds. A choice of 3 heavy-duty base plates adapts the transformer to most domestic applications without further modification. General Electric Co., Dept. AB, Attn. W. W. Hamilton, Schenectady 5, N. Y.

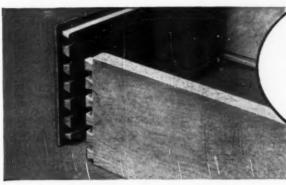
Circle No. 28 on coupon, page 142



A SINK TOP'S A SNAP

The Router will . . .

cut out hole for sink round off counter top corners trim formica covering



DRAWER MAKING'S A BREEZE

The Router will . . . rabbet for drawer bottoms form lipped drawer fronts dovetail front and back to sides round over front edges



A CABINET'S A CINCH

The Router will . . . let-in top and bottom cut mortise and tenons rabbet panels and joints When you build complete kitchen cabinets for custom designed homes with the Stanley R5B Router . . . you can build them on the job and reduce construction costs.

With a Stanley Router on the job, you've got a portable mill-work shop. This rugged, versatile power tool turns out precision work — and turns it out fast.

The Stanley R5B Router is safe and easy to handle. 18,000 r.p.m.'s assure a smooth, chatter-free cut at a high feed rate. Base mounted switch gives finger-tip control at all times. Micrometer adjustment for accurate cuts. Router converts to overarm or shaper with attachments. Can be used on the job to cut hinge butt recesses, make moldings, form fluting and beading.

It's a real work horse this 1 h.p. Stanley Router — a cabinet shop in itself. It's a time saving, cost cutting power tool that's a must for every builder in the shop or on the job.

For more information see your dealer or write to Stanley Electric Tools, 400 Myrtle Street, New Britain, Connecticut.



Electric Tooks

A Division of the Stanley Works

HARDWARE . TOOLS . STEEL STRAPPING . STEEL



Here's a practical and proved non-mortise hinge you can depend on to make door hanging easier, faster and more economical—and give complete satisfaction.

8 BIG QUALITY FEATURES

- 1. Heavy &" shoulder . . , means extra supporting strength.
- 2. E-Z-Out Pin . . . it comes out with a flick of the screw driver . . . at the top—for easy application.
- Non-rising pin . . . pin stays in place . . . where you want it when door is hung.
- %.Heavy gauge . . . not lightweight . . . made to carry a door $136^{\prime\prime}$ thick.
- \$_Staggered screw holes...regular drilling...won't split wood doors.
- 6. No special tools required . . . screw driver does the whole job.
- 7.No mortising . . . hang doors quicker . . . 3 times faster. And if door must later be removed—neither door nor jamb is permanently marred.
- 8.Self aligning . . . easy to use . . . no measuring or cutting.

Available in the popular 3½ inch size...in your choice of three finishes—dull brass plated, bright nickel plated and bonderized prime coated.

Order now from your Building Supply Dealer or Hardware Dealer—or write for folder giving detailed information.



BUILDER

NEW PRODUCTS



combination range gives double service in compact floor space

GE's Imperial Pair combination is made by securely joining and completely sealing two deluxe budget-priced Spacemaker ranges, thus getting two oven-broilers and eight surface heating units into compact floor space. The Imperial Pair features built-in lamps, automatic oven timers and automatic oven flood lights. Color is stressed, the units coming in canary yellow and turquoise green as well as in satin white. General Electric Co., Major Appliance Division, Dept. AB, Appliance Park, Louisville 1, Ky.

Circle No. 29 on coupon, page 142

plastic "wrought iron" post lantern





This 7-foot post lantern in Colonial delooks wrought iron but is made of a new plastic material, clevelon. which can be painted as desired. It is made in four pieces which can be easily assembled, wired and set in place. Price is about a third what it would be for an iron post. Lantern is distributed through electrical dealers and jobbers. The Herwig Co., Dept. AB. Attn. Robert H. McKnight, 1757 N. Sedgwick St., Chicago 14, Ill.

Circle No. 30 on coupon, page 142

Bathtub for corner installations, known as "Albecor." The tub is 5 feet long, 15 inches deep and has an over-all width of 31 inches. Made of 14 gauge high-quality enameling steel. Alliance-Ware, Inc., Dept. AB, Attn. Yost C. Smith, Alliance, Ohio.

Circle No. 31 on coupon, page 142

BE A NATIONAL HOMES BUILDER-DEALER...

Get Aboard







This big red truck symbolizes the organization that has produced more homes ... and helped more builders to achieve success . . . than any other firm in America. See what the National Homes "builder package" can mean to you. Write or wire for complete details about the greatest line of homes ever offered and your greatest opportunity!

One of many stunning all-new National homes for 1955.

ONE OUT OF EVERY 48 HOMES BEING BUILT IN AMERICA TODAY IS PRODUCED BY ...



NATIONAL HOMES CORPORATION . LAFAYETTE, INDIANA . HORSEHEADS, NEW YORK DECEMBER 1954 153



is our star salesman

Homasote boards are weatherproof; they are highly moisture-resistant. When a prospective purchaser challenges these statements, the Homasote representative puts a sample of the board on his desk—and pours a small amount of drinking water onto it. This forms a bubble, as pictured above.

The bubble remains there throughout the conversation. Allowing only for an extremely dry room, the bubble is essentially unchanged when the prospect returns to his office the next day. A good many customers have found this an interesting fact.

We would like to send you a sample piece of Homasote and ask you to make this test for yourself. After which—you can also test it for strength, nail-holding, sound-deadening, or any other test that has a bearing on your immediate requirements.

This material also has SIZE...its Big

Sheets—up to 8' x 14'—abolish many former size limitations. Bent on an 18" radius, it holds its new form with no loss in strength.

This material has NO GRAIN . . . its fine, homogeneous surface takes any paint or stain, holds a coat of paper, leather or any other laminate glue can hold.

Homasote is available in five forms and/or thickn:sses—each having its own special qualities and properties. All are weatherproof and crackproof—all may be used indoors or out.

In one form or another, users have already found more than a hundred applications for Homasote Boards.

May we send you literature, samples and detailed specifications? Kindly specify which boards sound interesting and address your inquiry to Department 11A.

15" HOMASOTE—in Big Sheets up to 8' x 32 14'. Time-tested in all climates—from Alaska to Africa to Little America.

5" HOMASOTE TYPE U — more resili-8 ent. In 4' x 4' size.

21" HOMASOTE TYPE RD — strong, 32 tough, weatherproof. Single-ply in sizes from 2' x 8' to 8' x 14'; 2- or 3-ply, in 2' x 8' size only, bottom ply V-grooved, upper plies ship-lapped. Live load—75 lbs. with 2-ply 32" o.c., 3-ply 48" o.c.

3" STRIATED HOMASOTE PANELS

8 — offering endless variety of pattern, depending upon how cut and positioned. Panels are 8' in length; 16", 32" and 48" in width.

3" WOOD-TEXTURED HOMASOTE

PANELS—molded from actual board, retaining everything but the splinters. (Dimensions same as for Striated Panels.)



HOMASOTE COMPANY

Trenton 3, New Jersey

BUILDER

NEW PRODUCTS



metal door folds back into small space

Splen-Door units are aluminum or lightweight steel doors which, when folded back, occupy a space of 2½ inches plus one inch for each foot of the door opening. Width of the stack is 4½ inches. Cornices are 3 1/16-inch in depth. Panel connectors are made of a vinyl extrusion which functions as a hinge and equalizing agent. These doors are also available in wood. From franchised distributors. Splendor, Inc., Dept. AB, Attn. Charles L. Knight. 1313 W. 29th St., Indianapolis 23, Ind.

Circle No. 32 on coupon, page 142



ceramic glazed concrete blocks now available

Development of a ceramic glazed concrete block called "Glasface" is said to be the first time a glassy finish has been successfully applied to a concrete block without impairing the structural strength of the concrete and without prohibitive cost. Glasface is sold at 75 cents to 85 cents per block from the manufacturer. Units come in modular sizes and in six standard glazes for regular stock. Ferro Corporation, Dept. AB, Attn. C. W. Moeller, 4150 E. 56th St., Cleveland, Ohio.

Circle No. 33 on coupon, page 142

BETTER 10B!

CHASE copper tube for soil, waste and vent lines at little or no extra cost!

Consider *installation* costs, and you'll see why a Chase quality drainage system will cost little or *no more* than an ordinary system. Actual comparisons *prove* this!

Chase 3". Copper Drainage Tube fits within standard partitions, eliminates costly furringout construction required with ordinary systems.

The inside of a Chase Drainage System is also

worth talking about — Chase Copper Tube and Solder-Joint Fittings have no internal projections to trap waste — they provide fast, even drainage and make a neater, more compact job all around.

Your Chase Wholesaler has a complete line of Copper Drainage Tube and fittings. Contact him when you plan your next job.

Chase

WATERBURY 20, CONNECTICUT . SUBSIDIARY OF KENNECOTT COPPER CORPORATION

Chase Copper adds <u>extra</u> value to any home!

The Nation's Headquarters for Brass & Copper (tasies office only)

Alberty Chicago Derver Horagous Minneapolis Philadelphia St. Louz Pittsburgh San Francisco Baltimar Circulanti Detroit Kansas City, Mo. Newark Pittsburgh San Francisco Baltimar Circuland Grand Rapids' Los Angeles New Grisann Providence Seattle Baston Disaston Milwaukee New York Rackelart VasterBury.



Avoid Tool Damage And Loss With KARYALL COMPARTMENTS



KEEP YOUR TOOLS AND MATERIALS ORGANIZED — SAVE TIME AND IN-

- KARYALL COMPARTMENTS convert any 1/2, 3/4 or 1 ton pick-up truck into a handy mobile workshop.
- KARYALL COMPARTMENTS give you more strength for less money. They are built in 78°, 88°, 96° and 108° sizes to fit full length of truck bed. Shipped complete with mounting brackets for easy installation.
- Immediate delivery from our stock.

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Road Cleveland 9, Ohio
Department A

BUILDER

Your Guide to NEW PRODUCTS Information



washer-dryer saves over 5 square feet of floor space

This new combined washer-dryer (Model WD-660M) occupies 5.61 square feet of floor space as compared to the 10.67 square feet needed for the installation of a separate washer and a dryer. It can be installed under kitchen counter tops as well as in a free-standing position. The unit becomes available in January, 1955. General Electric Co., Major Appliance Division, Dept. AB. Attn. Jean Petty, Appliance Park, Louisville 1, Ky.

Circle No. 34 on coupon, page 142



hydraulic digging wheel control featured on new trencher

Hydraulic ram raises and lowers digging wheel on this wheel-type trencher. Wheel control holds close grade tolerance at any depth. Separate hydraulic ram tilts mast to carry weight of wheel forward on machine for proper balance when traveling, loading or unloading. Machine has digging capacity of 534 feet, 16 to 26 inches wide. Unit lists at \$11,000, sold through company distributor organization. The Parsons Co., Dept. AB, Attn. R. E. Bansemer, Newton, Iowa.

Circle No. 35 on coupon, page 142

Gas burner for natural, manufactured, mixed and LP gases for company's 45,000 and 65,000 Btu space heaters priced to \$160.95 through heating dealers. Perfection Stove Co., Dept. AB, Attn. J. P. Dahlman, 7609 Platt Ave., Cleveland 9, Ohio.

Circle No. 35 on coupen, page 142

Lowboy furnaces—four for gas, three for oil—have octagonal heat exchanger design. matched and separated plenum openings, fan division panel. Competitively priced at heating equipment dealers. The Heil Co., Dept. AB, Attn. G. E. Hochstein, Milwaukee 1, Wis.

Circle No. 37 on coupon, page 142

Calking compound made with aluminum pigment in vegetable oil forms tough, elastic metallic film. Sold at \$2.79 to \$3.30 per gallon at Alcoa distributors. Parr Paint & Color Co., Dept. AB, Attn. P. H. Rowland. 18404 Syracuse Ave., Cleveland 10. Ohio.

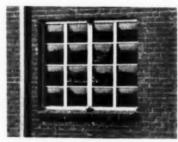
Circle No. 38 on coupon, page 142



multi-purpose woodworking machine easily portable

Model GWI radial arm type multipurpose woodworking machine has carrying handles, increased capacity (up to 16-inch cross cut on one-inch material) and larger work table; 1½ h.p. motor has voltage-change switch for use with 115 or 230 volt current. Retails at \$395 at lumber yards, mill supply houses, etc. DeWalt, Inc., Dept. AB, Attn. A. E. Richardson, Jr., P.O. Box 540, Lancaster, Pa

Circle No. 39 on coupon, page 142



window panes can now be convex as well as flat

Curvopane is a new convex glass pane for windows and comes in odd-sized and shaped designs as well as the conventional square and rectangular sizes. American Crown Glass Corp., Dept. AB, 150 Francis Ave., Hartford, Conn.

Circle No. 40 on coupen, page 142



Just what you've been asking for! Sturdy, grainless Masonite Presdwood® products with a smooth, even prime coat already applied.

Now you can save time and labor on the job! Just brush, spray, roll or wipe the finish coat on...and get a smoother, more attractive top coat. Use paint, lacquer, enamel or emulsion paint. And you don't have to sand this prime coat first!

In the revolutionary Primecote process, Presdwood receives a smooth, dense film equal to several coats of regular primer with polish sanding between coats. A neutral gray in color, it takes lighter pastels and darker hues equally well. Resists chipping and flaking when sawed.

Ask your lumber dealer for cost-cutting Primecote Presdwood products.

These are the regular Presdwood Products you can buy already Primecoted!

1/8" Standard Presdwood

1/4" Panelwood"

1/4", 3/6", 1/4" Tempered Presdwood

Panels are 4 ft. wide, lengths up to 12 ft.



"Masonite" signifies that Masonite Corporation is the source of the product

Now available only east of Rockies

BUILDER

NEW PRODUCTS



refrigerator has freezer in lower position

Newest addition to GE's 1955 line of refrigerator-freezer combinations is this 13 7/10 cubic foot model with freezer section placed beneath the 10 cubic foot refrigerator unit. Idea is that this arrangement brings the refrigerator section to a more convenient level. Freezer will take up to 130 pounds of food. General Electric Co., Major Appliance Division, Dept. AB, Appliance Park, Louisville 1, Ky.

Circle No. 41 on coupon, page 142



power wheelbarrow does work of 3 to 5 men using handbarrows

This model 15 Prime-Mover is a 34-ton capacity powered wheelbarrow designed for hauling rough bulk materials under rugged conditions. The 10 cubic foot dumping hopper is interchangeable with two sizes of flatbed platforms, making the barrow adaptable for a variety of materials. Only 32-inch wide, the machine goes through standard doorways. Price is \$660 from franchised construction equipment distributors. The Prime-Mover Co., Dept. AB, Attn. A. E. Dahl, P.O. Box 340, Muscatine, Iowa.

Circle No. 42 on coupon, page 142

Sliding-door rollers and floor guides molded of "Zytel" nylon resin are now offered in kits containing complete material needed for 34- and 13s-inch doors, \$5.10 at hardware, lumber dealers. Nylon Custom Molding Corp., Dept. AB. Attn. E. M. Stankewich, Jamaica 34. N. Y.

Circle No. 43 on coupon, page 142

Model 1-ET metal pattern produces moving highlights when viewed from any angle; decorative prefinished surface resists marring, scratches. Competitively priced. Rigidized Metals Corp., Dept. AB, Attn. R. G. Leary, 687 Ohio St., Buffalo 3, N. Y.

Circle No. 44 on coupon, page 142



new plastic surfacing is decorative and practical

Lamin-Art plastic surfacing is a decorative material for kitchen drain decks, cabinet tops and facing. This melamine plastic comes in unusual colors and patterns, including wood grain. Panels come in standard 1/16-inch thickness and in various dimensions from 30 by 96-inch to 48 by 120-inch. Price is about 80 cents a square foot, retail: 45 to 55 cents a square foot wholesale. Wilson & Hoppe Plastics, Inc., Dept. AB. Attn. C. E. Feltner, Whittier, Calif.

Circle No. 45 on coupon, page 142

new aluminum framed sliding glass door

uses interchangeable glazing mold







same frame uses either mold

Miller's new aluminum frame accommodates either glass —

or converts at any time without disturbing framing installation.

This exclusive feature (and others such as the channel-type mohair pile weatherstrip) offers many benefits. Write for tracing sheets, new literature and name of Distributor in your area



sliding glass doors also available

FRANK B. MILLER MFG. CO., INC.
3216 Valhalla Drive, Burbank, Calif



For building requirements where specific flame resistance is needed, certain fabricators can supply panels and sheets made with HETRON polyester.

Hetron's specific flame spread rating makes it possible to utilize the advantages of polyester-glass fiber sheet for <u>interior</u> applications

Now, when you want to use polyesterglass fiber sheet for its utility and beauty, you can-even in coded areas where specific flame resistance may be required.

Glass fiber sheet made with HETRON® is self-extinguishing, and has high flame resistance, permanently built in.

Definite flame spread ratingsIt has specific flame spread ratings of 75 or less, equivalent to the Building

Officials Conference of America classification of "slow-burning." This rating, established in independent laboratory tests, compares with ratings of 100 for red oak and as high as 500 for veneered wood.

You can use HETRON-based sheet wherever you want the advantage of polyester-glass fiber construction—plus permanent fire resistance. (For exterior applications where ultraviolet exposure will be severe, we suggest you consult with your fabricator or with us.) The sheet is available from fabricators, in a wide range of sizes, gauges, and colors, flat or corrugated, translucent or opaque. It is priced only slightly higher than sheet made with ordinary resins.

We do not make HETRON sheet, but will gladly send you complete information on where to get it. Write also for technical information and flame spread data on HETRON.



- From the Salt of the Earth

HOOKER ELECTROCHEMICAL COMPANY

17 FORTY-SEVENTH STREET, NIAGARA FALLS, N. Y.

NIAGARA FALLS . TACOMA . MONTAGUE, MICH. . NEW YORK . CHICAGO . LOS ANGELES



AMERICAN
SASH BALANCE
& WEATHERSTRIP
COMBINATION

Keeps windows operating easily for years after installation. Designed and manufactured to compensate for shrinkage, warping or bowing — the common source of trouble with wood double hung windows. Sell your customers a lifetime of trouble free window operation by using American Sash balance and Weatherstrip combinations for your wood double hung windows. Costs less — lasts longer — simple and economical to install.

Use the coupon below to get your free folder showing, the many features of American's new and revolutionary Sash balance and Weatherstrip combination.

AMERICAN WINDOW COMPANY 6724 S. ASHLAND AVE., CHICAGO 36, ILL.

MFR. REP

Some protected

territories open

Write for

6724 S. ASI	WINDOW COMPANY HLAND AVE., CHICAGO 36, ILL. Please send further information or
	dalance and Weatherstrip Combina
	home owner builder dealer law jabber manufacturer
Name	
Name Address	

BUILDER

Your Guide to NEW PRODUCTS Information



all-aluminum grilles for concealing room conditioners

Decorative grilles in two designs, Modern and New Orleans, are available for installation around room air conditioners mounted in windows, creating the effect of a small balcony. All-aluminum construction prevents rust or stain. Grilles are easily assembled with four bolts and attached with two wood screws or masonry bolts. Priced from \$29.95 to \$39.95. Bar-Brook Mfg. Co., Inc., Dept. AB, Attn. Taylor Barnes, 6135 Linwood Ave., Shreveport, La.

Circle No. 46 on coupon, page 142

Automatic gas clothes dryer has lint trap, uses low temperature and high volume of air to shorten drying time, cut fuel costs. At authorized dealers to \$234.50. Caloric Stove Corp., Dept. AB, Attn. D. T. Jones, 12 S. 12th St., Philadelphia 7, Pa.

Circle No. 47 on coupon, page 142



prefab gable end provides baffle-type venting

This new louvered gable end comes in ready-to-install sections of 26-gauge electro galvanized steel, spot-welded and prime-coated. Called "All-Gable," the 3%-inch louver vent incorporated in the design provides 1,027 square inches of ventilation in a 28-foot wide house with a 4:12 pitch roof, at a cost of about \$88 for the whole house. An 8 by 8 mesh screen over the entire inside face affords insect protection. Maco Corp., Dept. AB, Attn. H. D. LaMont, Huntington, Ind.

Circle No. 48 on coupon, page 142

Magnesium featheredges combine light weight, accuracy and strength; made in 5, 6, 7 and 8 foot sizes, priced from \$7 to \$9.50 at building trade outlets. Superior Scaffold Co., Dept. AB, Attn. R. K. Squire, 5624 Bankfield Ave., Culver City, Calif.

Circle No. 49 on coupon, page 142



gear driven trencher has hydraulic boom drive

Jeep-A-Trench "Gear-Draulic" is a gear driven trencher with gears running in oil. Trenching unit is located forward in Jeep body, over frame, moving center of gravity ahead. This places more weight on front wheels, allowing improved traction, straighter trenches, less frame stress. Hydraulic boom moves to any position in 190 degree arc of travel. Models priced from \$2050 to \$3350 available through Willys dealers and distributors. Auburn Machine Works, Inc., Dept. AB, Attn. E. R. Brock, Auburn, Nebraska.

Circle No. 50 on coupon, page 142



gas built-ins stress moderate cost

Preway's new Gas Bilt-In range and oven are being marketed on price appeal, and is bringing built-in construction within the budget of 9 out of 10 new homes or remodeling jobs." Oven unit is listed at \$154.95, including federal excise tax and a 1-year warranty. Four surface burners are listed in two sets at \$79.95 for one and \$66.95 for the other. Approved by American Gas Association. Preway, Inc., Dept. AB, Attn. C. M. Parmenter, Wisconsin Rapids, Wis.

Circle No. 51 on coupen, page 142

New!

SARGENT nu-alume hardware

Priced like iron...Lasts like brass



Here's a more-for-your money line of builders hardware that house-buyers admire. Shown are four typical items. Non-rusting. Molded, not die cast. Enduring.



Popular modern design. Yet not too modern for a traditional house.



Three handsome finishes: Natural Aluminum (AL) ... Polished Brass (B) ... Dull Bronze (OP).

Order at once from your building supply dealer or other supplier. For details about sizes, packs, etc., write Dept. 9M.



SARGENT & COMPANY

New York . NEW HAVEN, CONN. . Chicago

Hardware of Character





Quick Blade-Change-

FEET LONG -3/4" Wide White Blade

Here's big news—in a compact, packet-size package. The all-new Carlson SUPER-CHIEF Steel Tape Rule has 16 feet of wider, more rigid steel blade-designed into a packet-fitting 2½ case that weighs only 6½ az. Best of all ... with the SUPER CHIEF, you alone can now make accurate extended vertical and horizontal measurements quicker ... easier.

Handy Re-wind Crank moves 16 ft. Easy-to-Read – jet black numerals blade smoothly in and out of case, on snow-white blade won't surface crack or peel.

Patented Swing-Tip Do-It-Alone—and do it better— with a Carlson SUPER CHIEF Carlson & Sullivan, Juc. See it at your Hardware Dealer! MONROVIA, CALIFORNIA

Produced under Patents #2089209, #2510939, #2629180 & Pat. Pend.



Accurate, razor-like cut any way of grain. Quick adjustments to 45 degrees or 90 degrees, Miters, bevels, squares, chamfers-hundreds of uses! A time saver on every job.

WRITE FOR FULL INFORMATION

POOTATUCK CORP.

SAMMIS PLACE STRATFORD CONN





Building Beautifying Can be Your Business Opportunity

> On a Small Investment

Make Money with COLORCRE

Colorcreting is a natural and profitable addition to building activities, either as a spare-time or full time opportunity High-income potentials are available on an amazingly small investment. Work is easy and interesting—we give complete instructions. Equipment is compact, portable and good for many years of service. Wide opportunity for expansion because Colorcreting is for all kinds of buildings—inside and out—everywhere. Write for "Opportunity" book.



Sprayed-on Beauty

Colorcrete beautifies and protects in one simple application. Transforms drab surfaces to sparkling white. ivory. cream. pink. green—or a choice of 25 more gleaming colors. Can be applied over concrete block. brick. stucco. etc. to impart a glazed. water-resistant. easy-towash finish on exterior or interior walls. A real business opportunity.

Colorcrete Industries, Inc. 563 Ottawa Ave., Holland, Mich. CANADA: Dunn Masonry Machinery, Ltd. 1026 Dundas H'way, Cooksville, Ont.

Can hot water help sales?



This builder says "YES!"

Crisp Realty in St. Petersburg, Florida has sold about 700 modern, de luxe type homes during the past six years. Mr. Robert P. Crisp, Vice President, says, "We have found electric appliances to be one of the most important selling features in a home-and for the hot water supply, that means an Electric Water Heater. Women know it makes for easier housekeeping.'

The Electric Water Heater can help to make home selling easier. It keeps home buyers sold, too. They want to be modern-live electrically -so they want this water heater that automatically assures an ample supply of hot water at any hour of the day or night. They like the fact that it is clean in operation, and doesn't heat the area where it is installed, because the tank is so completely and efficiently insulated.

The Electric Water Heater is good for the builder-as well as his customer. Since it can be installed anywhere, hot water lines can be short -to reduce installation cost and minimize radiation loss. It can help make your home buyers your satisfied customers.

Equip your homes with

FAIRBANKS-MORSE

National Electrical Manufacturers Association 155 East 44th Street, New York 17, N. Y.

UIZ FOR BUILDERS

tages for the builder as well as for the home buyer?

Yas, because installation can be made with short pipe runs, and without regard to flue or vent. This can reduce installation cost for the builder, just as it can reduce operating cost for the home buyer.



THEY'RE WHAT PEOPLE WANT!

. FRIGIDAIRE . GENERAL ELECTRIC . HOTPOINT JOHN WOOD . KELVINATOR . LAWSON . MERTLAND . MONARCH . NORGE . PEMCO REX . RHEEM . SEPCO . A. O. SMITH . THERMOGRAY . WESTINGHOUSE



"Century" Apac used as the ceiling in truck platform and custom office inspection enclosure and toll entrance at the Blue Water International Bridge, Port Huron, Michigan, General contractor: Collins & Catlin, Inc. Designing Engineers: Modjeski & Masters,

Weather Resistance and Low Maintenance with "CENTURY" Asbestos-Cement Sheets



"Century" Apac as used on the ceilings in the above structures met the need for speedy installation and without the necessity for a protective finish. The natural gray color blended well with the concrete construction. The very nature of these buildings will subject the ceilings of Apac to wide changes in temperature and humidity. The surfaces can be easily cleaned, even hosed down if desired.

Added to all the above advantages is the fact that "Century" Apac sheets cannot burn. They are made of asbestos fiber and portland cement—two practically indestructible fireproof materials. They will not cor-

rode and they successfully resist the attacks of rats and destructive insects.

"Century" Flat Asbestos-Cement Sheets are offered in three types:—Apac, an all-purpose moderately priced sheet: Linabestos, for more rigorous, exacting conditions and Sheetflextos in 1/8" thickness where flexibility is of prime importance.

Keep "Century" Flat Asbestos-Cement Sheets in mind for your next project. They're positive assurance of customer satisfaction. For more detailed information, ask your K&M distributor or write directly to us.

KEASBEY & MATTISON COMPANY . AMBLER . PENNSYLVANIA

Nature made asbestos . . . Keasbey & Mattison has made it serve mankind since 1873





for Foundation 24' x 32' Scott 223-6

Symons Forms can be erected and stripped faster, are safer, require a minimum amount of waling and bracing, and produce better looking walls.

FORM HARDWARE SUMMARY

Quantit	y Hem	Cost
512	Short Connecting Bolts\$	53.76
32	Long Connecting Bolts	3.52
544	Wedges	35.36
1200	Steel Strips	48.00
992	Stop Plates	39.68
8	Inside Corner Brackets	2.80
64	Waler Sets	13,44
4	7' Outside Corners	32.00
	Total 51	22.54

Take advantage of Symons Engineering and Sales Service. Send in the plans for your next job and get complete layout and cost sheet which will show the number of standard panels your job requires, as well as the number and size fillers and corner pieces needed, plus all form hardware necessary. Our Catalog F-9 will also be sent upon request. Symons Clamp & Mfg. Co., 4261 Diversey Avenue, Dept.L-4, Chicago 39, Illinois.



AVOID
Winter
Job Delays
with
Handy
SIMPLEX
portable

HOT BLAST HEATERS

You can save the cost of a SIMPLEX Heater the first year ... keeping winter building projects up to schedule, preventing freeze-ups, speeding up drying of plaster, paint and varnish ... keeping workers more comfortable, for uninterrupted work!

HOT BLAST heats a large space at low cost; burning with an intense blue flame, smokeless, sootless, on kerosene and compressed air. Lightweight, sturdy, easily moved from job to job. Has Safety Automatic Shut-Off Control.

See your Builder's Supply Dealer, or write for details and prices.

WESTERN-

Dept. A, 1211 N. 62nd Street Milwaukee 13, Wisconsin

BUILDER

NEW PRODUCTS



NuTone designs fan specially for bathrooms

Model 880 bathroom ventilator has a depth of 7%-inch, a width of 6%-inch and a length of 8%-inch. The housing mounts between joists and the fan assembly plugs into the outlet box and snaps easily into the housing. A backdraft damper prevents cold air from coming into the bathroom when the ventilator is in use. Price is \$24.95. Available from electrical and building supply distributors. NuTone, Inc., Dept. AB, Attn. Paul Venezia, Madison and Red Bank Rds., Cincinnati 27, Ohio.

Circle No. 52 on coupon, page 142

Adjustable draftsman's triangle, made of fluorescent plastic with orange tint has contrasting die-sunk graduations in black. assuring permanent accuracy. Three sizes, to \$6.75 at engineering supply firms. Alvin & Co., Dept. AB. Attn. M. L. Shoham, Windsor, Conn.

Circle No. 53 on coupon, page 142

"Gar-Lok" burglar-proof garage door lock can be installed on overhead garage door in up to 25 minutes. Unlocks from inside. Lists for \$5.95 at hardware and lumber dealers. R & E Engineering Co., Dept. AB. Attn. William E. Burr, Culver City, Calif.

Circle No. 54 on coupon, page 142

Plastics surfacing in "Fantasia" simulated marble pattern is finding acceptance in bathroom vanity, dinette applications. \$.60-\$.80 per square foot at authorized distributors. General Electric Co., Laminated Plastics Div., Dept. AB, Attn. Neil Hardy, Coshocton, Ohio.

Circle No. 55 on coupon, page 142

hardboard wall panels precision-grooved on all sides

Prefinished 16-inch square panel called Barclay Square is available in tile patterns, solid tones and wood grains. Panel is precision grooved on all four sides and is applied with metal lock strip to link units. Panel is ¼-inch thick. Priced at \$.275 to \$.295 per square foot through lumber and building materials dealers. Barclay Mfg. Co.,

Dept. AB, Attn. Julian Jacobs, 385 Gerard Ave., New York 51, N.Y.

Circle No. 56 on coupon, page 142

Compact block plane can be held in palm of hand, needs little adjustment. Alloy tool steel cutter is hardened and tempered. Sold at \$.79 at hardware stores. Great Neck Saw Manufacturers, Inc., Dept. AB, Attn. Richard Jacoff, Mineola, N. Y.

Circle No. 57 on coupon, page 142

Model 12 motor grader now has 115 h.p. and speed increases to 21.5 m.p.h. in sixth gear; transmission has increased capacity to match h.p. Listed at \$13,-660 f.o.b. Peoria. Caterpillar Tractor Co., Dept. AB, Attn. William Kusz, Peoria. Ill.

Circle No. 58 on coupen, page 142

Warm air furnaces in 65-, 80- and 100,000 Btu inputs suitable for crawl space, basement and similar installations; A.G.A. approved. Prices \$165 to \$198.50 to installing dealer. Century Engineering Corp., Dept. AB, Attn. W. S. Moellering, Cedar Rapids, Iowa.

Circle No. 59 on coupon, page 142

CATALOGS

HEATING AND COOLING EQUIP-MENT—Cutaway photos and drawings illustrate the mechanics of Coleman line of heating and air conditioning equipment in latest catalog. Featured product is Blend-Air, a complete heating system designed to work with higher pressures of small-pipe system. The Coleman Co., Dept. AB, Wichita, Kans.

Circle No. 60 on coupon, page 142

BASEMENT DOOR—Descriptive literature, installation instructions and stair layout information furnished without cost or obligation to builder interested in making basements of new houses as easily accessible as living rooms. The Bilco Co., Dept. AB, 37 Water St., West Haven, Conn.

Circle No. 61 on coupon, page 142

STOCK RAILINGS in ornamental iron are easily specified and their cost determined through use of latest bulletin No. 205 which gives details on "free standing" and "build-in-place" construction together with a "quick pricer" table. The R. G. Coffman Co., Dept. AB, P. O. Box 1113, Orlando, Fla.

Circle No. 62 on coupon, page 142

TRUCK CRANE—Design features of the P & H Model 55 truck crane are fully reported in a 16-page bulletin. Full convertibility of machine for all services is stressed. Harnischfeger Corp., Dept. AB, 4604 W. National Ave., Milwaukee, Wis., bulletin TX-152.

Circle No. 63 on coupen, page 142

New G-E Year-Round Air Conditioner HEATS (gas or oil) Takes No Floor Space COOLS (water or air) SENERAL DELECTING

G-E Horizontal Unit for homes with or without basements

Here's a new G-E year-round air conditioner that's shallow enough to suspend in crawl space, attic, utility room-no floor space needed. Heats with gas or oil, cools by electric refrigeration. (Now air-cooled models too!) G-E furnace can be installed first and cooling added later.

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- 6. G-E Air-Wall* System—ideal for both heating and cooling.
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- 8. General Electric's high consumer preference helps you sell your homes.

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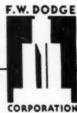
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 - Gate City's Wood Awning Window
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CATALOGS

PLASTIC WALL TILE featuring a Bev-All rounded contour which prevents "dishing" and a patented Mastic-Seal Rib which seals in mastic and seals out water is described and illustrated in a 4-page folder offered by Tilemaster Corp., Dept. AB, 1415-21 Diversey Pkway, Chicago 14, III.

SEWER FAILURES, their cause and cure, are discussed in 12-page publication. Sewer gas corrosion, crushing, puncturing and joint failure are among failures explained and illustrated. Cast Iron Soil Pipe Institute, Dept. AB, 1627 K St., N.W., Washington 6, D.C. Circle No. 65 on coupon, page 142

CONCRETE MIXER—A specification sheet for the Blue Brute 6-X Concrete Mixer gives condensed specifications of mixer as well as standard and optional equipment available. Advertising and Sales Promotion Dept., Dept. AB, Worthington Corp., Harrison, N.J., Bulletin 1240-S4.

Circle No. 66 on coupon, poge 142

TRANSLUCENT STRUCTURAL

PANELS—A new full color folder illustrates use of Resolite translucent
structural panels in patio and terrace
covers, awnings, partitions and luminous ceilings. Color photographs of
typical installations with descriptive
copy and chart of standard colors included. Resolite Corp., Dept. AB,
Zelienople, Pa.

Circle No. 67 on coupon, page 142

METAL WEATHERSTRIP AND SASH BALANCE—The all-weather protection in summer heat or winter cold offered by Dura-Seal combination metal weatherstrip and sash balance is subject of illustrated folder. Many applications are pictured. Zegers, Inc., Dept. AB, 3090 So. Chicago Ave., Chicago 17, Ill.

Chicago 17, Ill.

Clicle No. 68 on coupon, page 142

CLOSET PLANNING—Basic closets needed in every home, together with suggestions for locating supplementary storage space comprise contents of 8-page booklet entitled "More and Better Closets." Geo. C. Brown & Co., Inc., Dept. AB, Greensboro, N.C. Circle No. 69 on coupen, page 142

"POWER SHOP" MACHINES consisting of four models of radial arm-type multi-purpose woodworking machines, and two smaller models known as MB machines which accommodate 9-inch saw blade are subject of 20-page free booklet. DeWalt Inc., Dept. AB, Lancaster, Pa.

Circle No. 70 on coupon, page 142

AIR CONDITIONING—The functions of heating in winter, cooling in summer performed by Acme Flow-Temp Heat Pumps are fully described in a new catalog. Six different models are listed for both heating and cooling, and an additional six models for heating alone. Acme Industries, Inc., Dept. AB, Jackson, Mich.

Circle No. 71 on coupon, page 142



SPENCER'S

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NOW OFFER NEW FEATURES
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MORE ATTRACTIVE PRICES!

Now, the most popular series in Spencer's quality line of boilers is available for a wider range of jobs... and at more attractive prices.

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FHA Plugs Appraisal Loophole in **New Housing Regulation**

By John F. McCarthy Attorney at Law



As this article is being written. the Commissioner of the Federal Housing Administration has modified, and made less onerous, his regulations concerning the delivery by a seller or builder to a purchaser of a written statement of the amount of the appraised value as determined by FHA. Under these new regulations, a buyer is bound to his purchase where FHA's appraisal equals or exceeds an amount agreed upon by the parties. This was not the case previously.

Section 226 of the Federal Housing Act of 1954 requires that the seller or builder agree to deliver to the purchaser, prior to the sale of the property which is approved for mortgage insurance, a written statement setting forth the amount of the appraised value of the property as determined by FHA. This section limits this requirement to property upon which there is located a dwelling designed principally for a singlefamily residence or a two-family residence. It further is limited to housing for sale, as distinguished from housing built pursuant to contract or order on the owner's lot.

Shortly after the passage of the Act, it was pointed out that this section posed a practical difficulty. Often the sale and the agreement for sale were made before the appraisal by FHA was available. In this situation FHA ruled that it would regard this section of the Act as complied with if the seller or builder delivered the appraisal to the buyer promptly after its receipt and if, under the agreement between the parties, the buyer had seven days thereafter to back out of the sale.

Builders were quick to criticize this ruling, pointing out that it permitted the buver to avoid his purchase regardless of the amount of the appraisal, even if it equaled or exceeded the agreed purchase price. This criticism seemed fair. Proper protection to the buyer, and a fair construction of the statute, did not require that FHA permit the buyer to back out in any event, regardless of the amount of the appraisal.

Now under the new regulations of the commissioner of the Federal Housing Administration, compliance with the statute requires that the sale and the agreement for sale need be subject only to the ability of the seller or builder to deliver an appraisal in an amount agreed upon by the parties. This amount may be less than the purchase price. Accordingly, now a buyer may avoid his purchase only if the appraisal fails to meet the figure agreed on. This is similar to the device, long in use, of making a sale subject to the buyer's ability to obtain financing.

To conform to the new regulations, contracts of sale may contain the following paragraph:

"It is expressly agreed that, notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the seller has delivered to the purchaser a written statement issued by the Federal Housing Commissioner setting forth the appraised value of the property for mortgage insurance purposes of not less than \$..... which statement the seller hereby agrees to deliver to the purchaser promptly after such appraised value statement is made available to the seller.

Date

Seller"

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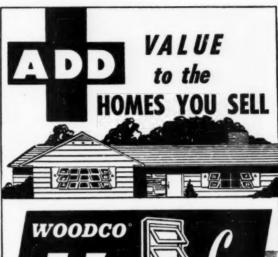
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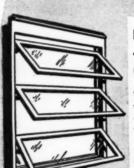
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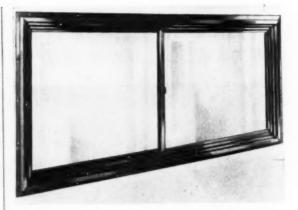
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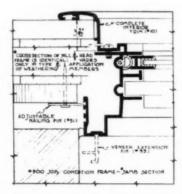
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Weatherstripping for the window is a semi-pnuematic Koroseal strip inside the jamb. The sash rail has a two-point contact with the strip which also acts as a bumper cushion



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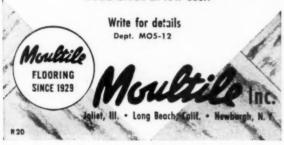
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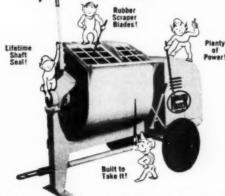
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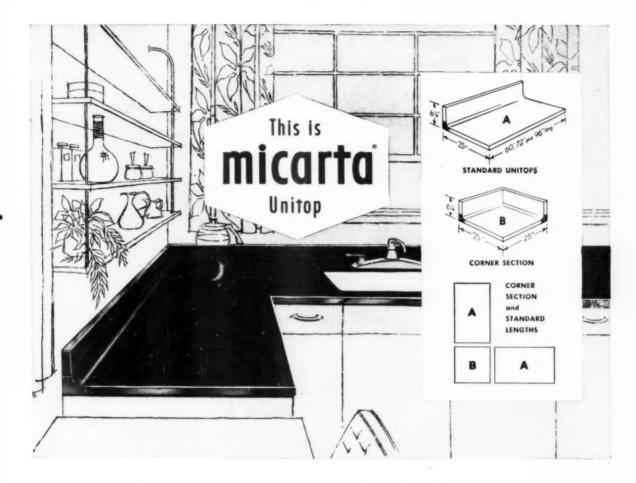


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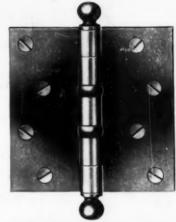


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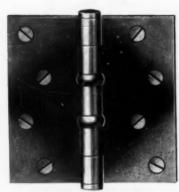
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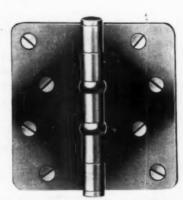
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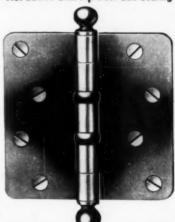
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